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ABSTRACT

This document contains three reports: (1) a report on women entrepreneurs in the United Kingdom (UK) in English; (2) the same report in French; and (3) a synthesis report of 12 national reports and 4 related reports. The report on women entrepreneurs in the UK includes an introduction, a description of the methodology, five sections of findings, and six appendices. The first section of findings identifies organizations concerned with advice, funding, and vocational training; the second describes organizations concerned with advice and vocational guidance; the third identifies funding organizations; the fourth describes organizations concerned with vocational training; and the fifth describes organizations concerned with vocational training specifically for women entrepreneurs. Appendix 1 provides a 79-item mailing list. Appendix 2 provides a table of self-employment in the UK. Appendix 3 identifies sectors and industries by sex of owner. Appendix 4 describes the small firms loan guarantee program. Appendix 5 provides a checklist for aspiring entrepreneurs. Appendix 6 provides training statistics. The synthesis report includes a preface, 10 chapters, and a 16-item bibliography. Chapter 1 introduces the report with comparisons across the 12 countries (Belgium, Denmark, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, Spain, and the United Kingdom) included in the study. Chapter 2 provides a perspective on the socioeconomic background and the place of women in society. Chapter 3 describes the organizations that participated in the study and the methodologies of the national studies. The trade sectors of the 12 countries are described in Chapter 4. Chapter 5 presents a profile of women entrepreneurs across the 12 countries. Chapter 6 describes the vocational training available. Chapter 7 identifies future trends. Chapter 8 provides an overview of the study, Chapter 9 identifies the conclusions, and Chapter 10 includes the recommendations. (CML)

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Equality of opportunity and vocational training
Creation and management of enterprises by women
The situation in the United Kingdom (EN)

Rapport national Royaume-Uni (FR)
Synthesis report (EN)

European Centre for the Development of Vocational Training

U.S. DEPARTMENT OF EDUCATION
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Annie May
1986/87

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Introduction

This report is the result of a survey conducted throughout all twelve countries of the European Community to identify the vocational training needs of women and young girls in order to provide assistance for the improvement of training provision. The survey was designed to reach :

1) Organisations and institutions which could provide assistance to women creating enterprises by offering advice, financial support and/or vocational training.

2) Women benefitting from such services.

Method

A total of one hundred organisations concerned with vocational training, advice, guidance and funding were contacted by telephone prior to sending off the questionnaires. Seventy nine of these were deemed capable of responding appropriately. Out of this number eighteen organisations whose functions included contact with advice and guidance bodies hitherto undiscovered were sent an extra copy of the questionnaire to forward to the appropriate people. In one case (Manpower Services Commission) the organisation was contacted in order to find out the names and addresses of the training bodies they used in the course of their vocational training programmes. This information was apparantly confidential although a representative promised to forward a list of people who could be helpful.

Copies of the questionnaire to women entrepreneurs who had benefitted from vocational training were included in each case. All questionnaires were circulated by 25th June 1986.

In the event the response was disappointing to say the least. One day before the final date of submission all organisations who had not responded to the questionnaire were contacted as a follow up. The final submission date being 30th July 1986. By the 7th August 1986 only seventeen responses had arrived from organisations and three responses from entrepreneurs.

The extreme paucity of response to this survey throws up one or two salient points.

1) The questionnaire may have been too long and involved for the organisations to deal with.

2) The possibility of a telephoned questionnaire might have been more

efficacious. This was impossible due to the lack of time and funds available.

3) A more careful survey of vocational training and funding organisations could have been made and a representative sample identified followed by a visit. This was impossible due to lack of time and funds.

Nevertheless it must be pointed out that although the response was so sparse the organisations who did respond covered the country well with the exception of Northern Ireland and provided a wide range of types and applications.

THE REPORT

1. Organisations Concerned with Advice, Funding and Vocational Training

1.1. Names of Organisations who responded to the questionnaire

1. Manpower Services Commission
2. Women in Community Enterpise (Community Business Central)
3. ICOM Women's Link-Up Nottingham
4. ICOM Women's Link-Up Leeds
5. Open Business School
6. Project Fullemploy, Clerkenwell
7. Collective Women's Training Society (CWTS)
8. Co-operative Advisory Group (CAG)
9. Industrial Training Service Ltd.
10. Midland Bank PLC
11. Manchester Co-operative Development Agency (MANCODA)
12. Industrial Development Unit
13. The Industrial Society
14. Wales Co-operative Centre
15. Counterpoint Management Service Ltd.
16. Community Business Central
17. North of Scotland Open Tech

For mailing list and addresses see Appendix (1)

1.2. The geographical distribution of responses

Midlands and North of England	25%
Scotland	25%
Wales	12.5%
London and Home Counties	37.5%

77% were concerned with the more general framework of information, advice and guidance although this was not necessarily their only function.

22% concerned themselves with financial help and vocational training
9% concerned themselves solely with financial help
68% concerned themselves with advice, guidance and vocational training

Total numbers of entrepreneurs who benefitted from vocational training were 58968 although statistics were given as a rough estimate in some cases. Out of this number 59.7% were women entrepreneurs.

1.2. Funding

Public Money	72.7%
Private Funds	31.8%
Self Funding	22.7%

Only one organisation funded itself solely from its own resources (Counterpoint Management Services). In their case payment was on a sliding scale by negotiation according to circumstances, fees ranging from £80 to £250 per day per tutor.

1.3. Range of Activities

National	45%
Local	36.3%
Regional	31.8%
International	18% specifically third world countries and Europe

The following qualities, skills and conditions were important in decending order (average figures).

Qualities

1) Common sense
2) Determination
3) Confidence
4) Optimism
5) Sense of humour
6) Creativity
7) Ambition
8) Leadership
9) Audacity

Skills

1) Marketing
2) Forward Planning
3) Personal Organisation
4) Finance
5) Knowledge of Production Techniques
6) Accounting
7) New Technology

Conditions : to have -

1) Benefitted from vocational training)
   Entrepreneurial flair)
2) An innovative idea
3) A trade
4) No other alternative)
   Money)
5) Professional experience
6) A high level of education
7) To take over a family business

Other qualities include :

patience
persistence
a co-operative approach
flexibility
opportunity realisation
self reliance

Other skills include : negotiation
group working

64% of organisations had developed particular activities with regard to the creation of women's enterpises. Out of these :

ICOM Women's Link-Up, Nottingham and ICOM Women's Link-Up, Leeds implemented participative training focusing on trainees' business plans. No qualifications or experience were needed to attend courses. The courses were free with materials provided. A creche was provided or the costs of a child minder were met. Provision for the handicapped was made, e.g. access for wheelchairs and provisions for the blind.

Project Fullemploy, Clerkenwell provided women only "Trade and Train" courses and ten week "Introduction to Self Employment" courses for women.

CWTS implemented group work focusing on practical exercises and confidence building. Like ICOM Women's Link-Up no qualifications or experience were necessary to attend courses. Courses were free and materials and a creche provided or the cost of child minders were met where possible.

CAG provided courses specifically for women

Industrial Training Services Ltd. had not developed their own activities with regard to the creators of women's enterprises but had organised Women into Management Courses and Business Improvement Groups.

MANCODA found that setting up co-operatives was particularly well-suited to women.

The Industrial Society provided one day workshops for women to consider the possibility of self employment.

Community Business Central formed Women and Community Enterprise Unit which is a specialist networking, advisory, research and information group for women.

Statistics were forwarded by Manpower Services Commission and ICOM Women's Link-Up. (See Appendices (2) and (3)

2. Organisations Concerned with Advice and Vocational Guidance

There were fifteen replies to this section. From these :

43% had introduced a programme of advice and vocational guidance for men and women wishing to create enterprises.

50% had introduced a programme of advice and vocational guidance for women wishing to create enterprises

62% functioned in the area of advice and vocational guidance.

Only the Industrial Development Unit and Project Fullemploy were not directly concerned with enterprise creation.

26.6% of organisations stated that their applicants look for employment in the first instance.
13% confidence boosting
13% business skills
40% help with legislature, financial matters and law etc.

Principal talents :

1) Entrepreneurial flair
2) Determination
3) Work experience
4) Creativity
5) Flexibility
6) Commitment

Principal handicaps :

1) Inexperience
2) Lack of funding
3) Lack of confidence
4) Lack of support
5) Lack of business training
6) Competition

25% had been unable to identify particular conditions that encourage women to create their own enterpises. Out of the rest the conditions considered appropriate were :

1) The inability to find suitable paid employment
2) Family support
3) Support from other female entrepreneurs
4) Self help economy that exists in areas of multiple deprivation.
5) The same wish to do their own thing that encourages men.
6) Boredom and a desire to achieve new goals.

40% directed women towards specific organisations.

Local Enterpise Agencies
The Council for Small Businesses in Rural Areas (COSIRA)
Small Firms Service
Enterprise Trusts
Scottish Development Agencies
MSC - small business courses
Notts Co-operative Development Agency
Strathclyde Community Business
Scottish Co-operative Development Corporation (SCDC)

3. Funding Organisations

Only four organisations were concerned with funding in any way :

1) M.S.C.
2) Midland Bank PLC
3) MANCODA

However, National Westminster Bank sent documentation. (See Appendices 4 and 5)

All these organisations considered women as well qualified as men to create their own enterprise. If not better in the case of MANCODA.

Loan criteria for business start ups were :

3.1. M.S.C.

M.S.C. pointed out that although they did not directly fund women's enterprises the governmer.t enterprise allowance scheme paid wages of up to £40 per week depending on certain criteria to would be entrepreneurs :

a) i) You must be receiving unemployment or supplementary benefit yourself or through a member of your family at the time of application. Awards of 'credits' only or payment of other benefits only will not meet this condition. Disabled people who are receiving invalidity benefit either directly or through a member of the family should check with the Enterprise Allowance Scheme staff about their eligibility.

ii) You must have been unemployed and actively seeking work for at least 13 weeks (8 weeks from 1st April 1986) on the date of your application. This is the date when your application form is received at the job centre and it is the date which counts for satisfying most of the eligibility conditions.

b) Time spent on any of the following may in certain circumstances

also count towards the qualifying period :

i) under formal notice of redundancy

ii) a completed MSC training course (non MSC training courses may be acceptable. Ask at your job centre).

iii) Community Programme

iv) Community Industry

v) Employment Rehabilitation Courses

vi) MSC supported Sheltered Employment

vii) Voluntary Projects Programme

viii) Youth Training Scheme

ix) Part time work up to 8 hours a week.

c) If you have been sick, involved in voluntary work, are an ex-regular from the armed forces or have been out of the country in the last 13 weeks check with the Enterprise Allowance Scheme staff at your job centre about your eligibility.

d) i) You must be able to show that you have at least UKL 1 000 available which you are prepared to invest in the business in the first twelve months. This can be in the form of a loan or overdraft. You do not need UKL 1 000 at this stage. If you think this may be a problem please ask as we may be able to refer you to sources of advice on how to raise the money.

ii) You must be over 18 and below state pension age.

iii) You must agree to work full-time in the business.

iv) You must not have received the Enterprise Allowance previously for a different business.

v) Your proposed business must be approved by the Manpower Services Commission.

vi) You will only be allowed to join the Scheme once.

3.2. Midland Bank PLC

a) Background. A brief history of the business and reasons for choosing that line of business.

b) Brief career outline of all key personell including age, professional and trade qualifications, previous employment and past business experience.

c) Financial information (for existing businesses) :

i) Last three years audited accounts

ii) Recent Management accounts

iii) Bank statements for the last 12 months (if not a Midland customer).

d) Product or service and markets.

e) Manufacturing process involved, including raw materials and suppliers. New processes being proposed. New plant and equipment to be acquired.

f) Premises : details of existing premises and of any under consideration including size, location, age, condition, purchase price or rental and current value.

g) Finance required :

i) The amount requested, the purpose for which it is requested, time of expenditure and repayment period proposed.

ii) What funds can be contributed towards the expenditure. What assets are available, either business or personal, as security for the proposed loan and their value.

iii) Other financial commitments (leasing, hire purchase, overdrafts etc.) outstanding.

iv) Budget and/or cash flow projection for the next year should be provided if readily available.

3.3. MANCODA

1) Producing an adequate business plan

2) Being a co-operative

No specific adaptations were made to the requirements of women.

3.4. National Westminster Bank PLC

The National Westminster Bank function is to offer advice and guidance and (in appropriate cases) funding to would be entrepreneurs. This

is undertaken throughout the 3 000 branches throughout the United Kingdom.

Their business pack includes details of :

1. Small firms loan guarantee scheme (see Appendix 4)
2. Presenting your case (see Appendix 5)

Appendices photocopied from the NatWest Business Pack.

Researcher's Note (1)

Bearing in mind that one of the principal handicaps suffered by women entrepreneurs is lack of funding together with lack of experience, an organisation with a more sympathetic approach to funding women's enterprises is indicated. Such an organisation may exist but in all the enquiries carried out at the beginning of the survey it was impossible to discover one.

4. Organisations Concerened with Vocational Training

33% of organisations had developed programmes specifically for women.

41% received public money as follows :

Ministry of -	
Employment	23%
Education	11%
Vocational Training	17%
Women's Affairs	NIL
Trade & Industry	11%
Regional funds	41%
E.E.C. money	32%

It can be noted here that there appears to be no funding from public sources concerned with Women's Affairs. In addition to this the highest percentage of funding comes from regional sources. This means that deprived areas where local authorities are poorer will necessarily receive less funding and this in areas where it is most needed.

35% of organisations carried out programmes linked to a programme of local economic development.

Criteria for enrolment in vocational courses were :

1)	Long term unemployed	25%
2)	Viable business ideas	25%
3)	Completely open entry	12.5%
4)	Under 25 years	12.5%
5)	Ability to pay for training	6%

4.1 Timetable Structuring

Very little documentary evidence of timetable structure was submitted

except in the case of the Wales Co-operative Centre. (see Appendix 6) Otherwise organisations divided theory and practice 50/50.

4.2. Venues where Training took place

1)	Business centres	44%
2)	Training Centres	34%
3)	Community Centres	32%
4)	Private Houses	11%

4.3. Equipment Used

1)	Flip charts	66%
2)	Video	80%
3)	Computer	32%
4)	Business packs	40%
5)	Overhead projector	24%
6)	Typewriters	10%

CWTS also used creative teaching materials such as paint, modelling materials etc. for practical exercises in work study.

4.4 Specific Methods

1) Community Business Central
2) ICOM Women's Link-Up
3) Clerkenwell Fullemploy
4) CWTS
5) Industrial Training Services
6) North of Scotland Open Tech

These organisations responded to the question : "Have you developed specific methods of instruction, study and work within your course?"

1) Self governing by learning, information related to the local economy, an approach relevant to real life and flexibility.

2) Group work and a 'safe' learning environment.

3) Self pace learning packs in enterprise skills.

4) Confidence building, assertiveness in business, identification of skills and needs, practical group dynamics linked with basic business skills in a supportive environment.

5) Learner centred action learning.

6) The North of Scotland Open Tech Unit is linked with the Open Tech programmes throughout Britain. It does not replace existing education and training provisions but its key tasks are to open or widen access to this provision and make possible new provision which is more flexible and thus accessible to participants.

4.5. **Respondants intake of Applicants in 1985**

	mixed	women only
of :		
- 25 years	34%	28%
25 - 40 years	23%	64%
40 plus	30%	15%
wage earners		
wages threatenec		
those seeking employment	96%	96%
other		
executives		
employees		
manual workers		
housewives unwaged		80%
How many handicapped trainees have you?		
How many people from ethnic minorities	37%	24%
(Which groups?) Afro Caribbean		

71% of women took part in management guidance programmes. These courses led up to :

1)	A certificate of competence	11.7%
2)	A testimony of attendance	29.4%
3)	Business competence, references, action, plans	58.9%

4.6. Financial Support

1)	Remuneration by trainees	22%
2)	Cost of training by trainees	10%
3)	Cost of materials by trainees	10%

1)	Remuneration from other sources for tainees	54%
2)	Cost of training from other sources	90%
3)	Cost of materials from other sources	80%
4)	Child care during training	54%

4.7 Sources of Finance

MSC	60%
Sponsorship	20%
European Social Fund	20%
Own Resources	20%
Government benefit	10%

Support agencies were not indicated in any area.

4.8 Attendance

Of those taking part in business management courses :

1)	7% women	15% men	left before the end
2)	29% women	50% men	started a business

3)	3% women	no figures for men	found employment disconnected with training received
4)	14% women	no figures for men	found employment connected with training received
5)	10.5% women	54% men	followed further trainin
6)	The rest lost touch.		

These figures are very approximate however as only 31% of organisations had figures available on this subject.

5. Organisations concerned with Vocational Training Specifically for Women Entrepreneurs

5.1. Replies

1) ICOM Women's Link-Up
2) Strathclyde Community Business
3) Project Fullemploy Clerkenwell
4) CWTS
5) Industrial Society
6) Counterpoint
7) Community Business Central
8) Co-operative Advisory Group

5.2. (1) Acquisition of "know how" (2) "personal development"

1) Divide the course into sections. The "personal development" side comes as much through group work in factual knowledge acquisition as in e.g. specific confidence gaining sessions.

2) Institution of Women in Community Enterprise.

3) One day workshop to cover both the above.

4) Confidence gaining together with careful construction of business plan.

5) Help with all aspects of training from initial design through to final evaluation. Help with working out specific solutions.

6) Self directed leaning

The courses lead up to :

A testimony of attendance 3
Others : Business competence
Confidence

The courses were directed towards the following skills and aptitudes in order of importance.

1) Enterprise/Industrial Management
2) (Marketing
   (Human Relations
3) Forward Planning
4) (Administrative Management
   (Personal Management
5) Specific Skills (finance, new technology, business)
6) Socialisation
7) Production Techniques

5.2. Timetable

82% average time was spent on practical exercises. The emphasis was on flexibility and awareness of the student's needs and abilities.

Specified educational aids were :

1) Assertiveness training, role play, confidence building
2) Practical aids, i.e. new technology
3) Flexible approach to training
4) Energetic networking to maintain support and exchange of experience.

5.3. Venues Used

1)	Community centres	54%
2)	Enterprise Centres	23%
3)	Private Houses	12%
4)	Business Premises	10%

The Open Tech programme can be carried out anywhere.

5.3. Materials Used

Flip Charts	100%
Videos	78%
Computers	57%
Business Packs	98%

Other specifically creative materials used by CWTS for work study exercises.

Organisations considered that their courses provided a good balance between practice and theory in that their approach was flexible so that applied work, written work and theory were implemented when needed.

1) Co-operative Advisory Group
2) CWTS
3) Project Fullemploy Clerkenwell
4) ICOM Women's Link-Up
5) Community Business Central

These organisations made special arrangements to continue contact with the women who have taken part in their courses in order to continue advice and guidance.

1) Feedback sessions
2) Feedback sessions and inclusion in network
3) Follow up letters and telephone calls
4) Inclusion in ICOM Women's Link-Up network but funding too sparse for true follow up sessions
5) Networks, seminars, conferences.

All agreed that as far as they went the arrangements worked well.

5.4. Attendance

Amongst trainees who attended the courses of business management :

19.5% left before the end
33% started a business
15% found employment disconnected with training
10% found employment connected with training
82% followed further training
56% No figures available in one or more categories

5.5. Outside Advice

83% sought outside advice. This took the form of :

1) Co-op development agencies
2) Visiting bankers (preferably women)
3) Visits from established women entrepreneurs.

5.6 Interest

Interest in training courses was wide spread and manifest by :

1) Numerous enquiries
2) Requests for lectures
3) Requests for visits
4) Requests for articles for local publication
5) Waiting lists

5.7 Modes

Modes of training strategy aimed at the creation of women's enterprises were :

1) Demystification of "business skills"
2) Solidarity with other women
3) Self governing structure

4) Non sexist literature, publicity, advertisements etc.
5) Small group learning
6) Supportive environment
7) Family support
8) Women only courses
9) More funding

Appendix 1

MAILING LIST

1. Sue Wandell, Hackney Economic Development Unit,
   1-11 Hoxton Street, London N1 4N
2. OPTIS, Gosford Hill School, Kidlington, Oxford OX5 2NT
3. Department of Economic Development (Training Section)
   Massey Avenue, Belfast BT4 2JP
4. Highland Craft Point, Beauly, Inverness-shire
5. Val Hammon, Ashridge Management College, Berkhamstead, Herts HP4 1NS
6. Daphne Jackson, President, Women's Engineering Society,
   Dept. of Physics, University of Surrey, Guildford, Surrey GU2 5XH
7. Kay Smith, Kay Smith Associates, 4 Co-operative Street,
   Horbury, Wakefield WF4 6DR
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   33 Albany Street, Edinburgh EH1 3QN
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34. University of Edinburgh, Continuing Education Centre, Old College Southbridge, Edinburgh
35. MSC Training Division, Sheffield Head Office, Moorfoot, Sheffield S1 4PQ
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51. Greater London Enterprise Board (GLEB),
Spencer House, Newington Causeway, London SE1
52. Mr. P. Kelsey, Training Officer, Highlands & Islands Development Board,
Bridge House, 27 Bank Street, Inverness.
53. Community Business Central, 39 Vickers Street, Falkirk
54. Carolyn Heathfield, Co-ordinating Group for the Development of
Training for Women, Gloucester College of Arts & Technology,
Oxtalls Lane, Gloucester GL2 9HW
55. Council for Small Industries in Rural Areas (COSIRA),
141 Castle Street, Salisbury, Wiltshire.
56. Counterpoint Management Services, 82c Earlham Grove, London E7 9AR
57. Collective Women's Training Society (CWTS), Penygraig,
Llanfair Clydogau, Lampeter, Dyfed
58. Elizabeth Willis, Head of Pepperel Projects, Industrial Society,
Pepperel Unit, Robert Hyde House, 48 Bryanston Square, London W1H 7LS
59. Strathclyde Community Business, 6 Harmony Row, Govan, Glasgow
60. CAG, 272/276 Pentonville Road, London
61. Women in Manual Trades, 52/54 Featherstone Street, London E.C.1.
62. Harringay Women's Training & Education Centre, Former Somerset School,
Lordship Lane, London N.17
63. Women Motor Mechanics, 5 Belhouse, St. Martin's Estate,
Ewen Crescent, London S.W.2.

Appendix 1 - contd.

64. Women in Computing, Hungerford House, Victoria Embankment, London W.C.2.
65. Manchester C.D.A., 12 Mosely Street, Manchester
66. Scottish Co-operative Development Council (S.C.D.C.), Templeton Business Centre, Bridgeton, Glasgow G4 1DA
67. National C.D.A., 20 Albert Embankment, London SE1 7TJ
68. Continuing Education Centre, McAnce Building, 16 Richmond Street, Glasgow G1 1XQ
69. Derbyshire C.D.A., Sun Alliance House, Curzon Street, Derby DE1 1LL
70. MARIS, Bank House, 1 St. Mary's Street, Ely, Cambridge CB7 4AR
71. MARIS, Scottish Council for Educational Technology, Downhill, 74 Victoria Crescent Road, Glasgow G12 9JN
72. MADE Enterprise Centre, Pentrebach, Merthyr Tydfil
73. Department of Economic Development, Training Section, Massey Avenue, Belfast BT4 2JP
74. Ms Anne Engel, Centre for Employment Initiatives, 140a Gloucester Mansions, Cambridge Circus, London WC2H 8PA
75. Regional Tutorial Services, Open University, Walton Hall, Milton Keynes, Buckingham.
76. Barbara Thomas, Head of Speical Measures Branch, Manpower Services Commission, Moorfoot, Sheffield S1 4PQ
77. Cosmopolitan, National Magazine House, 72 Broadwick Street, London W1V 2BP
78. Valley Initiatives for Employment for Women, Glen Neath Training Centre, Glyn Neath, Mid Glamorgan
79. The Muslim Women's Training Co-operative 18 Green Avenue, Batley WF17 OET

Appendix 2

The following table shows how women are under-represented in self employment

Self Employed by Industry

Great Britain Thousands

	1971	1975	1979	1981	1983 Men	1983 Women	1983 All
Agriculture, forestry and fishing	282	247	257	250	218	28	246
Metal goods, engineering and vehicle industries	35	39	42	46	42	6	48
Manufacturing industries	90	95	87	87	77	20	97
Construction	342	362	343	388	402	11	413
Distribution, hotels, catering and repairs	726	680	636	698	473	243	716
Transport and communication	65	78	87	99	89	6	94
Banking, finance, insurance	148	157	145	188	171	48	220

Ref : Social Trends (1985) HMSO

Less than a quarter of the self employed in 1983 were women, compared with over two fifths of employees. Men outnumbered women in all the main industry groups shown in the table. Almost half of self employed women were in distribution, hotels, catering and repairs

Appendix 3 (i)

TABLE 1 : EAS BUSINESSES BY SECTOR BY SEX

Source : Third Six-Month National Survey - March 1986

	Female	Male	Total
Agriculture	3.9	4.2	4.1
Manufacture	20.8	14.8	16.3
Construction	2.6	17.9	14.5
Services	71.2	61.4	63.7
Not specified	1.2	1.4	1.4

Appendix 3 (ii)

TABLE 2 : SEX BY INDUSTRY

INDUSTRY	FEMALE		MALE		TOTAL	
	No.	%	No.	%	No.	%
Agriculture, Forestry & Fish	9	3.9	34	4.2	43	4.1
Manufacture of non-Metallic	5	2.1	3	0.4	8	0.8
Manufacture of Metal Goods	1	0.4	14	1.7	15	1.4
Mechanical Engineering	0	0	10	1.2	10	0.9
Office Machinery Manufacture	0	0	3	0.4	3	0.3
Electrical & Electronic Engineering	0	0	8	1	8	0.8
Manufacture of Motor Vehicles & Parts	1	0.4	5	0.6	6	0.6
Shipbuilding & Repairing	0	0	1	0.1	1	0.1
Instrument Engineering	1	0.4	2	0.2	3	0.3
Food, Drink & Tobacco	1	0.4	5	0.6	6	0.6
Textiles	4	1.7	4	0.5	8	0.8
Leather, Footwear & Clothing	22	9.4	13	1.6	35	3.3
Timber & Furniture	3	1.3	31	3.8	34	3.3
Paper, Printing & Publishing	7	3	10	1.2	17	1.6
Other Manufacturing	4	1.7	12	1.5	16	1.5
Construction	6	2.6	146	17.9	152	14.5
Wholesale Distribution	6	2.6	24	2.9	30	2.9
Retail Distribution	35	15.0	120	14.7	155	14.8
Hotel & Catering	11	4.7	19	2.3	30	2.9
Repair Consumer Goods & Vehicles	2	0.8	85	10.4	87	8.3
Transport	4	1.7	36	4.4	40	3.8
Banking, Finance, Insurance & Business Services	33	14.2	105	12.9	138	13.2
Local Public Services	6	2.6	33	4.1	39	3.7
Medical & Other Health Services	6	2.6	4	0.5	10	0.9
Other Services	63	27	75	9.2	138	13.2
Not Specified Elsewhere	2	0.8	10	1.2	12	1.1
No Answer	1	0.4	2	0.2	3	0.3
TOTALS	233	100	814	100	1047	100

Appendix 4

Small Firms Loan Guarantee Scheme

NatWest is a major participant in this Government backed scheme. The prime objective is the encouragement of small businesses in recognition of their importance to the economy and the Government is prepared to provide a guarantee for 70 per cent of the total loan agreed. The purpose of the scheme is to provide loan finance for businesses with potential which, using traditional lending criteria eg because of lack of security, the Bank would not normally be able to assist under existing NatWest schemes.

Eligibility

Applicants may be sole traders, partners, co-operatives or limited companies and may be trading already or just starting in business. There is no formal limitation on size, but applications will not be considered from large businesses or their subsidiaries. Small Firms in manufacturing industry, wholesale and retail distribution and various other sectors of the economy may apply, although among the few sectors excluded is agriculture. Fuller details may be obtained from any one of our Branch Managers.

Purposes

The types of expenditure that the scheme is designed to accommodate are broadly:
(a) Property purchase, construction, extension.
(b) Purchase of business assets.
(c) Setting up costs for a new business.
(d) Working capital for a new or expanding business.

How much and how long

Loans will be considered up to a maximum of £75,000 for periods between 2 and 7 years. Repayments will be made by monthly or quarterly instalments exclusive of interest, with the latter being debited to current account. Repayment of principal (but not interest) may be deferred for up to 2 years.

Cost

NatWest currently charges an interest rate of 1¾ per cent above the Bank's base rate for these loans and there is an arrangement fee of 1 per cent, maximum £500, to cover the cost of setting up the borrowing arrangement which will be payable at the outset. For the provision of the guarantee, the Department of Trade and Industry charges the applicant a premium (at the time of writing) of ½ per cent per annum of the guaranteed amount, ie the 70 per cent portion of the loan, on a quarterly basis and this premium is calculated on the reducing balance as the loan is repaid.

Other essential features

(a) Applicants must supply a written business plan covering all aspects of the business including management structure, product/service details, market assessment and marketing plans, business objectives, past, current and projected financial figures. Liaison with an accountant or other qualified advisor in drawing up the plan is encouraged.
(b) Businesses supported must have, or undertake to establish, management information systems to enable figures to be produced to the Bank at least quarterly for monitoring purposes.
(c) Applicants (and directors of companies) with personal assets must pledge these in support of ordinary Bank lending before being eligible for the Scheme.
(d) Assets used by or capable of being used by the business must be pledged as security for the loan.
(e) The primary appraisal of any application will be carried out by the Bank who will need to be satisfied that a proposition is viable and that it is not one that can be sanctioned without the benefit of the guarantee.

How do I apply

The Bank has over 3200 branches and any one of our Managers will be pleased to explain the scheme in more detail and to discuss ways in which it could be of benefit to you.

To apply you do not have to have an account with NatWest at present, but it will be necessary for a current account to be opened if a scheme loan is approved.

Our booklet 'Start Up and Go with NatWest', which is available from your local branch, is designed to help you make the best possible presentation of your case to the bank manager and the best possible job of getting your business up and running.

For help in preparing a cashflow and profit forecast our booklet 'Know Your Own Business' also available from your local branch, is highly recommended.

Check List

About you

- ☐ Very brief synopsis for your own banker, detailed for approach to others: age, education, experience.
- ☐ Personal means eg property, liabilities eg guarantees. Other business connections.
- ☐ For a type of business new to you, or start-up situation, outline experience, ability, and factors leading up to your decision.

Your business

- ☐ Brief details of: when established, purpose then and now, how the business has evolved, main factors contributing to progress.
- ☐ Reputation, current structure and organisation. Internal accounting system.
- ☐ Past 3 years audited accounts if available, and latest position.
- ☐ Up to date Profit and Loss figures, including details of withdrawals.
- ☐ Up to date liquid figures, ie debtors, creditors, stock, bank balance etc.
- ☐ Borrowing history and existing commitments, eg HP, leasing, loans. Bankers.
- ☐ Description of major assets and any changes.

Your key personnel

- ☐ Age, qualifications, experience, competence of directorate, senior management. Directors' bankers.
- ☐ Someone to run the business in your absence. Could they cope in an emergency?
- ☐ List of principal shareholders, relationships.

Your purpose

- ☐ Explain fully your business plan, the use to which the money will be put, eg expansion, diversification, start-up.
- ☐ Describe the practical aspects involved and the how and when of implementation.
- ☐ Diagrams, sketches, photographs etc are usually helpful, eg property purchase and conversion to your use.
- ☐ Consider planning permission, legal restrictions, government policy.
- ☐ Contingency plans for set backs, reliability of supplies, raw materials, alternative sources, other factors outside your control, eg weather.
- ☐ Relevance to existing operations, opportunity, for shared overheads, disruption of current business.
- ☐ Personnel, are more staff required, availability of specialist skills/training. Management ability for expanded/different operation?

Your Market

- ☐ Estimated demand, short and long term. External verification of market forecasts, eg from trade associations, market research publications.
- ☐ Competition, who from, likely developments.
- ☐ Describe your competitive advantages, eg quality, uniqueness, pricing (justify), location - local/national.
- ☐ Marketing included in costings?
- ☐ If new or technology based or highly specialised business - detail and perspective necessary. NB A banker does not need to know how it works (though he may be interested), just that it does, is reliable, and has good sales prospects.

Your profit

- ☐ Demonstrate how profits will be made, include detailed breakdown of costings, timing, projected sales, orders already held.
- ☐ Profit projections should attempt to cover the period of a loan, however sketchy.
- ☐ Everything included in costings? Eg tax, stamp duty, legal fees, bank interest.

The amount

- ☐ State precisely the amount and type of finance required and when it will be needed. Is type of finance correct? Eg overdraft to finance working capital, term loan for capital expenditure.
- ☐ Is the amount requested sufficient? Eg increased working capital requirements, margin for unforeseen circumstances.
- ☐ Detail the amount and form of your contribution to the total cost.
- ☐ Justify all figures - cash flow forecast for next 12 months, show maximum range. All outgoings considered eg net VAT, holiday pay, bank interest and repayments, personal drawings.

Repayment

- ☐ Relate projected profitability and cash flow to expected repayments. Justify fully the term requested. Is it long enough?
- ☐ How quickly will the business generate cash? A repayment 'holiday' necessary and what turnover needs to be achieved to break-even?
- ☐ Consider the worst situation, feasibility of contingency plans, irretrievable losses.
- ☐ Interest rate - effect of variation in base rate.

Security

- ☐ What assets are/will be available as security?
- ☐ Are any assets already used for security elsewhere?
- ☐ Independent realistic valuation of assets offered. Leasehold considerations, any unusual features/saleability. Support for guarantees.
- ☐ Agreement of other interested parties, realistic awareness of loss of asset.
- ☐ Insurance - life, property, business.

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Appendix 6 (i)

CLASSROOM TRAINING : 22.11.84 to 31.12.85

Analysis by Age and Sex

Total Person Hours	-	5909
Total Male Hours	-	2676
Total Female Hours	-	3233
Total + 25 years Hours	-	4198
Total - 25 years Hours	-	1711

Total Hours	Male	Female	Over 25	Under 25
5909	2676	3233	4198	1711

Appendix 6 (ii)

CLASSROOM TRAINING : 22.11.84 to 31.12.85

Courses Held		Total Person Hours
1.	Development Workers	80
2.	Introduction to Co-ops	120
3.	Feasibility Studies	72
4.	Book-keeping and wages	112
5.	Costing and pricing	96
6.	Management Functions	250
7.	Book-keeing and Self Management	192
8.	Legal Structures	120
9.	Basic Business Skills	480
10.	Womens Training	1200
11.	Courier Training	900
12.	Financial Control	96
13.	Telephone Sales	25
14.	Introduction to Co-op	36
15.	Book-keeping & Costing	128
16.	Book-keeping & Costing	96
17.	Basic Business Skills	560
18.	Introduction to Co-ops	240
19.	Development Workers	64
20.	Cash Flows	40
21.	Introduction to Co-ops	72
22.	Marketing & Sales	768
23.	Market Surveys	84
24.	Inspiration Ltd.	48
25.	Video Makers	30
	Total	5909

Appendix 6 (iii)

CLASSROOM TRAINING : 22.11.84 to 31.12.85

	Groups	Attendance Nos.
1.	Llwyn Piod	8
2.	Instant Muscle	8
3.	New Openings	9
4.	Blues Bunch	2
5.	Heart Corp.	1
6.	Co-op Caterers	2
7.	Cardiff Casting	12
8.	Courier Co-op	15
9.	Womens Course (Dyfed)	20
10.	Borg Warner	30
11.	Amber Cars	5
12.	Green Door	12
13.	Ragged Robin	2
14.	Minds Eye	2
15.	Sewing Co-op	1
16.	Design Group	2
17.	Studio	4
18.	Illustrators	2
19.	Sewing Co-op	3
20.	Afan C.D.A.	2 + 4
21.	Cymmer Bikes	3
22.	Gwyndy Quarries	14
23.	Peace Shop	6
24.	Leasureware International	18
25.	McKenzie & Brown	15
26.	S.G.W.W.	12
27.	Leisureware International	18
28.	McKenzie & Brown	12
29.	Inspiration Ltd.	2
30.	Video Makers	6
	Total	252

Appendix 6 (iv)

DEVELOPMENT TRAINING 22.11.84 to 31.12.85

Groups	Nos.	Employees at 31.12.85.
Red Dragon	6	6
Delyn Elect Services	4	4
Tuppen & Jones	8	8
Dovetail	4	4
Prys Copyn Tanant	6	6
Catheralls	35	0
Rhyl Self Help	12	0
Gwyndy Quarries	19	19
McKenzie & Brown	30	15
Cymric	3	3
Penglannau	4	0
Maffia Mr. Huws	5	0
Gywaith Segontium	2	2
Llanfair P.G.	200	0
Eryr	4	4
Sholmark	4	2
Bethesda Shop	20	6
Arthur Aelhaeran	160	9
Llanberis Weaving	6	6
Antur Efyrnwy	100	0
Wholefood Restaurant	8	6
Open Room	4	4
Environment Study Group (Holyhead)	4	7
" " " (Bangor)	4	4
Horticultural Co-op	4	4
Gaslight Candles	9	9
Ty Newydd Sarn	150	3
Cae Post	20	6
Ragged Robin	7	0
Mau Mau Knitwear	3	3
Touch & Go	25	6

Appendix 6 (iv) - contd.

DEVELOPMENT TRAINING 22.11.84. to 31.12.85.

Groups	Nos	Employees at 31.12.85.
Software	6	6
Marged Shoes	6	6
Gaer Woodworkers	2	2
Howells	30	30
Dyfed Live Food	60	3
Morfa Community	10	2
Bean Machine	6	6
Halcyon	10	10
K.M.K. Timber	6	6
G.U.R.A.	10	0
Raltex	2	2
Minds Eye	2	2
Llangennech	300	0
C.W.T.S.	7	6
Twice as Nice	3	0
Borg Warner	30	30
Mellusia	4	32
White Rose	5	30
Ystrad Mynach ATC	6	6
Black Video Workshop	4	0
Mice Fashions (?)	3	3
V.M.C.P.	4	2
Poetic Justice	2	0
Green Door	10	0
Land Rover Security	6	0
Pencelli Pub	3	0
Taff Wells Comm Easts	3	1
Castle Garage	3	0
Jadique	4	10
Doubletake	3	4
Spectical Theatre	5	5
Mining Sanitation	3	0
Glyneath Womens Group	6	0
Couriers Cymru	10	0

Appendix 6 (iv) - contd.

DEVELOPMENT TRAINING 22.11.84 to 31.12.85

Groups	Nos.	Employees at 31.12.85.
Tondu Photographics	2	2
Pia Ltd.	2	0
Independant Taxi Service	3	3
Cargo Van	10	10
Contact Ctr Brecon	7	2
Vaynor. Alt. Knitters	4	0
	1472	370

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CEDEFOP

CREATION ET GESTION D'ENTREPRISES PAR LES FEMMES

PRATIQUES ET BESOINS

par

Ann C. May

- ROYAUME-UNI -

14 août 1986

Introduction

Ce rapport est le résultat d'une étude effectuée dans les douze pays de la Communauté européenne en vue d'identifier les besoins des femmes et des jeunes filles en matière de formation professionnelle afin d'aider à améliorer l'offre de formation. Les groupes-cibles étaient:

1) les organismes et établissements pouvant aider les femmes à créer une entreprise en leur offrant conseil, soutien financier et/ou formation professionnelle.

2) les femmes bénéficiant de tels services.

Méthode

En tout, cent organismes s'occupant de formation professionnelle, de conseil, d'orientation et de financement ont tout d'abord été contactés par téléphone avant d'envoyer les questionnaires.Il a été estimé que soixante-dix-neuf d'entre eux étaient à même de répondre pertinemment. En outre, il a été envoyé un exemplaire supplémentaire du questionnaire à dix-huit organismes entretenant des contacts avec des centres de conseil et d'orientation jusqu'à maintenant inconnus de nous afin qu'ils le transmettent aux personnes concernées. Dans un cas, un organisme (Manpower Services Commission) a été contacté afin d'obtenir les noms et adresses des organismes de formation avec lesquels il travaille habituellement dans le cadre de ses programmes de formation professionnelle. Cette information était apparemment de nature confidentielle, toutefois un représentant nous promit de nous envoyer une liste de personnes pouvant nous aider.

Chaque fois, des exemplaires du questionnaire ont été joints à l'intention des femmes entrepreneurs ayant bénéficiées d'une formation professionnelle.Le 25 juin 1986, tous les questionnaires avaient été envoyés.

En définitive, le moins qu'on puisse dire est que la réaction fut décevante. Un jour avant la date limite de renvoi, tous les organismes n'ayant pas encore répondu au questionnaire ont été recontactés. La date limite pour le renvoi du questionnaire avait été fixée au 30 juillet 1986. Le 7 août 1986, seulement dix-sept organismes et trois entrepreneurs avaient répondu.

La réaction extrêmement faible à ce questionnaire entraîne quelques remarques.

1) Le questionnaire était peut être trop long et trop compliqué pour que les organismes puissent y donner suite.

2) Un questionnaire téléphoné aurait été peut être plus efficace, mais une telle procédure n'était pas possible en raison du manque de temps et de moyens financiers.

3) Il aurait pu être procédé à une étude plus approfondie des organismes de formation professionnelle et de financement laquelle aurait permis d'identifier un échantillon représentatif suivie de visites. Ceci n'a pas été possible en raison du manque de temps et de moyens financiers.

Toutefois, il faut faire remarquer que, malgré le peu de réponses, les organismes ayant répondu couvraient bien l'ensemble du pays, à l'exception de l'Irlande du Nord, et offraient une vaste gamme de types et d'applications.

RAPPORT

1. Organismes s'occupant de conseil, de financement et de formation professionnelle

1.1. Noms des organismes ayant répondu au questionnaire

1. Manpower Services Commission
2. Women in Community Enterprise (Community Business Central)
3. ICOM Wom[illegible]'s Link-up Nottingham
4. ICOM Wo[illegible]'s Link-up Leeds
5. Open Business School
6. Project Fullemploy, Clerkenwell
7. Collective Women's Training Society (CWTS)
8. Co-operative Advisory Group (CAG)
9. Industrial Training Service Ltd.
10. Midland Bank PLC
11. Manchester Co-operative Development Agency (MANCODA)
12. Industrial Development Unit
13. The Industrial Society
14. Wales Co-operative Centre
15. Counterpoint Management Service Ltd.
16. Community Business Central
17. North of Scotland Open Tech

Pour les adresses se reporter à l'annexe (1).

1.2. Répartition géographique des réponses

Midlands et Nord de l'Angleterre 25%

Ecosse	25%
Pays de Galles	12,5%
Londres et comtés avoisinants	37,5%

77% des organisations s'occupaient aussi de tâches plus générales comme d'information, de conseil et d'orientation bien que ceci ne soit pas leur seule activité.
22% s'occupaient d'aide financière et de formation professionnelle,
9% s'occupaient uniquement de l'aide financière et
68% s'occupaient de conseil, d'orientation et de formation professionnelle.

Le nombre total d'entrepreneurs ayant bénéficié d'une formation professionnelle s'élève à 58.968. Toutefois, dans certains cas, les chiffres fournis n'étaient que des estimations approximatives.Parmi ces entrepreneurs, 59,7% étaient des femmes.

1.2. **Financement**

Fonds publics	72,7%
Fonds privés	31,7%
Autofinancement	22,7%

Seul un organisme a assuré entièrement seul son financement à partir de ses propres ressources, à savoir Counterpoint Management Services.Dans ce cas, le prix était calculé sur la base d'une échelle mobile au cours de négociations en tenant compte des conditions données; les frais allant de 80 à 250 £ par jour et par formateur.

1.3. Champ d'activités

National	45%	
Local	36,3%	
Régional	31,8%	
International	18%	particulièrement les pays en voie de développement et l'Europe

Qualités, compétences et conditions importantes classées par ordre décroissant (moyenne):

Qualités

1) Bon sens
2) Détermination
3) Confiance
4) Optimisme
5) Sens de l'humour
6) Créativité
7) Ambition
8) "leadership"
9) Audace

Compétences

1) Marketing
2) Planification
3) Organisation du personnel
4) Finances
5) Techniques de production
6) Comptabilité
7) Nouvelles technologies

Conditions: Avoir

1) bénéficié d'une formation professionnelle

le sens des affaires
2) une idée nouvelle
3) un commerce
4) pas d'autre possibilité
de l'argent
5) une expérience professionnelle
6) un haut niveau de scolarité
7) à reprendre une affaire familiale

Autres qualités:
patience
ténacité
approche coopérative
flexibilité
savoir saisir l'occasion
confiance en soi

Autres compétences:
négociation
travail de groupe

64% des organismes ont développé des activités spéciales à l'intention des femmes créatrices d'entreprises.
Parmi ceux-ci:

ICOM Women's Link-up, Nottingham et ICOM Women's Link-up, Leeds ont mis en oeuvre une formation reposant sur la participation et centrée sur les projets d'entreprise des stagiaires. Aucune qualification ou expérience n'était nécessaire pour participer à ces cours. Les cours étaient gratuits et le matériel fourni. Une crèche était mise à la disposition des participantes ou les frais d'une garde-d'enfant étaient pris en charge. Des dispositions avaient été prises pour

permettre la participation des handicapées, p.ex. accès pour les chaises roulantes, de même que celle des aveugles.

Project Fullemploy, Clerkenwell n'a offert aux femmes que des cours "Trade and Train" (affaires et formation) et des cours de dix semaines "Introduction to Self Employment" (Introduction au statut d'indépendant).

CWTS a réalisé un travail de groupe centré sur des exercices pratiques et l'acquisition d'une confiance en soi. Tout comme pour ICOM Women's Link-up, aucune qualification ou expérience n'était requise pour participer aux cours. Les cours étaient gratuits et le matériel fourni. Une crèche était mise à la disposition des participantes ou les frais d'une garde-d'enfant étaient pris en charge lorsque ceci était possible.

CAG a offert des cours destinés spécialement aux femmes.

Industrial Training Services Ltd. n'ont pas développé leurs propres activités à l'intention des femmes en tant que créatrices d'entreprises mais les ont fait participer à des cours de gestion et des groupes d'amélioration des affaires.

MANCODA a trouvé que la création de coopératives convenait particulièrement bien aux femmes.

The Industrial Society a offert des ateliers d'un jour destinés aux femmes permettant une réflexion sur la possibilité de devenir indépendant.

Community Business Central a créé Women and Community Enterprise Unit qui est un groupe, travaillant sous forme de réseau, spécialisé dans le domaine du conseil, de la recherche et de l'information et s'adressant aux femmes.

Les données statistiques ont été communiquées par Manpower Services Commission et ICOM Women's Link-Up. Voir annexes (2) et (3).

2. Organismes s'occupant de conseil et d'orientation professionnelle

Quinze organismes ont répondu à ce volet. Parmi eux:

43% avaient mis en place un programme de conseil et d'orientation professionnelle destiné aux hommes et aux femmes désirant créer une entreprise.

50% avaient mis en place un programme de conseil et d'orientation professionnelle destiné aux femmes désirant créer une entreprise.

62% assuraient un service de conseil et d'orientation professionnelle.

Seuls Industrial Development Unit et Project Fullemploy ne s'occupaient pas directement de la création d'entreprises.

26,6% des organismes ont déclaré que leurs demandeurs cherchaient avant tout un emploi,
13% un gain de confiance
13% l'acquisition de connaissances relatives aux affaires
40% une aide dans le domaine législatif, financier, juridique, etc...

Principaux atouts:
1) Sens des affaires
2) Détermination
3) Expérience du travail
4) Créativité

5) Flexibilité
6) Engagement

Principaux handicaps:
1) Inexpérience
2) Manque de moyens financiers
3) Manque de confiance
4) Manque de soutien
5) Manque de formation au niveau des affaires
6) Concurrence

25% n'ont pas pu indiquer des conditions particulières tendant à encourager les femmes à créer leur propre entreprise. Les autres ont cité comme conditions spécifiques:

1) L'impossibilité de trouver un emploi convenablement payé.
2) Le soutien de la famille.
3) Le soutien d'autres femmes entrepreneurs.
4) L'économie d'autoassistance existant dans certaines régions particulièrement pauvres.
5) Le même désir que chez les hommes de monter leur propre affaire.
6) L'ennui et le désir de réaliser de nouveaux objectifs.

40% ont dirigé les femmes vers des organismes spécifiques.

Local Enterprise Agencies
The Council for Small Businesses in Rural Areas (COSIRA)
Small Firms Service
Enterprise Trusts
Scottish Development Agencies

MSC - cours pour petites entreprises
Notts Co-operative Development Agency
Strathclyde Community Business
Scottish Co-operative Development Corporation (SCDC)

3. Organismes de financement

Seulement quatre organismes s'occupaient toujours du financement:

1) M.S.C.
2) Midland Bank PLC
3) MANCODA

Au surplus, la National Westminster Bank nous a envoyé une documentation. (Voir annexes 4 et 5)

Tous ces organismes considèrent les femmes tout autant qualifiées que les hommes pour créer leur propre entreprise, si ce n'est pas plus dans le cas de MANCODA.

Les critères pour l'octroi de crédits destinés à la création d'entreprise étaient les suivants:

3.1 M.S.C.

M.S.C. fit remarquer qu'elle ne finançait pas directement les entreprises créées par des femmes mais que le système d'allocations aux entreprises du gouvernement prévoyait le versement de rémunérations pouvant aller, suivant le cas, jusqu'à 40 £ par semaine aux personnes désirant s'installer à leur compte, les critères étant:

a) i) Au moment de la demande, vous devez recevoir, vous-même ou un membre de votre famille, une allocation de

chômage ou une allocation complémentaire. L'attribution de "crédits" ou le versement d'autres allocations ne suffisent pas seul à satisfaire à cette condition. Les personnes handicapées recevant une allocation d'invalidité, soit directement soit par un membre de leur famille, doivent se renseigner auprès du service du système d'allocations aux entreprises concernant leurs droits.

ii) Au moment de la demande, vous devez être au chômage et chercher activement du travail depuis au moins 13 semaines (8 semaines à partir du 1er avril). Il s'agit de la date à laquelle l'office de l'emploi reçoit votre formulaire de demande et c'est cette date qui compte pour la plupart des conditions à remplir.

b) Dans certains cas, les faits ou activités suivants sont pris en considération pour le calcul de la période de qualification:

i) Préavis de licenciement pour cause économique
ii) Cours de formation complet de la MSC (les cours de formation autres que ceux de la MSC peuvent être reconnus. Se renseigner auprès de l'office de l'emploi).
iii) Programme d'utilité collective
iv) Activité économique d'utilité collective
v) Cours de réinsertion professionnelle
vi) Emploi protégé soutenu par la MSC
vii) Programme de projets de volontariat (Voluntary Projects Programme)
viii) Programme de formation des jeunes (Youth Training Scheme)
ix) Travail à temps partiel jusqu'à 8 heures par semaine.

c) Si vous avez été malade, actif dans le cadre du volontariat, si vous êtes un ancien soldat de carrière ou si vous étiez à l'étranger pendant les 13 dernières semaines, veuillez consulter les personnes s'occupant du système d'allocations aux entreprises à l'office de l'emploi afin de connaître vos droits.

d) i) Vous devez être capable de prouver que vous disposez d'au moins 1.000 £ que vous êtes prêts à investir dans l'entreprise dans les douze premiers mois. Ceci peut être sous forme d'un prêt ou d'un découvert. Vous n'avez pas besoin d'avoir ces 1.000 £ à cette étape. Si vous pensez que ceci puisse présenter un problème, veuillez nous le dire afin de pouvoir vous communiquer les noms d'organismes susceptibles de vous conseiller sur les possibilités de se procurer cette somme.

ii) Vous devez avoir plus de 18 ans et n'avoir pas encore atteint l'âge de la retraite.

iii) Vous devez accepter de travailler à temps plein dans l'entreprise.

iv) Vous ne devez pas avoir déjà reçu une allocation dans le cadre de ce système pour une autre entreprise.

v) Votre projet doit être approuvé par la Manpower Services Commission.

vi) Vous n'avez le droit de ne bénéficier qu'une fois de ce système.

3.2. Midland Bank PLC

a) Toile de fond. Bref historique de l'entreprise et

raisons pour avoir choisi cette branche d'activité.

b) Brève description de la carrière et communication des principales données relatives au personnel important y compris l'âge, les qualifications professionnelles et commerciales, les emplois précédents et l'expérience antérieure dans les affaires.

c) Informations relatives à la situation financière (pour les firmes existant déjà):

i) Comptes vérifiés et certifiés des trois dernières années

ii) Comptes de gestion récents

iii) Relevés du compte en banque des 12 derniers mois (pour ceux qui ne sont pas client de la Midland)

d) Produit ou service et marchés.

e) Procédés de fabrication utilisés, y compris les matières premières et les fournisseurs. Nouveaux procédés proposés. Installations et équipements nouveaux nécessaires.

f) Locaux: détails relatifs aux locaux actuels et à ceux envisagés, y compris la taille, l'emplacement, l'âge, l'état, le prix d'achat ou le loyer et la valeur courante.

g) Capitaux nécessaires:

i) Montant demandé et affectation de celui-ci, moment de la dépense et période de remboursement proposée.

ii) Fonds pouvant être alloués à cette dépense. Biens disponibles, personnels ou à l'entreprise, pouvant servir de garantie pour le prêt proposé; valeur de ces biens.

iii) Autres engagements financiers en cours (crédit-bail, location-vente, découverts, etc...).

iv) Présentation, si possible, du budget prévisionnel et/ou du cash flow.

3.3. MANCODA

1) Présentation d'un projet d'entreprise adéquat
2) Etre une coopérative

Aucune adaptation spéciale n'a été faite en vue de répondre aux besoins des femmes.

3.4 National Westminter Bank PLC

La National Westminter Bank a pour tâche de conseiller, d'orienter et (dans des cas déterminés) de financer les personnes désirant se mettre à leur compte. Ce service est assuré par les 3.000 filiales de la banque sur l'ensemble du territoire du Royaume-Uni.

Leur documentation destinée aux entreprises regroupe tous les détails concernant:

1. le système de garantie de prêt aux petites entreprises (voir annexe 4)
2. la présentation de votre dossier (voir annexe 5).

Les annexes sont extraites du "NatWest Business Pack"

Note de l'investigateur (1)

Compte tenu qu'un des principaux handicaps dont souffrent les femmes entrepreneurs est le manque de capitaux associé au manque d'expérience, il est indiqué de choisir un organisme montrant plus de compréhension en ce qui concerne le finan-

cement des entreprises de femmes. Il se peut qu'un tel organisme existe, mais il n' a pas été possible d'en découvrir un seul au cours de toutes les enquêtes effectuées au début de cette étude.

4. Organismes s'occupant de formation professionnelle

33% des organismes ont développé des programmes spécifiques destinés aux femmes.

41% ont reçu des fonds publics des ministères suivants:

Emploi	23%
Education	11%
Formation professionnelle	17%
Condition féminine	RIEN
Commerce et industrie	11%
Fonds régionaux	41%
Fonds de la CEE	32%

Il faut remarquer ici qu'il semble n'y avoir aucun financement à partir de fonds publics en liaison avec le ministère de la condition féminine. En outre, le plus fort pourcentage de capitaux vient des fonds régionaux. Ceci signifie que les régions défavorisées, où les autorités locales sont le plus pauvre, recevront automatiquement moins de capitaux alors que ce sont justement ces régions qui en ont le plus besoin.

35% des organismes réalisent des programmes liés à un programme de développement économique local.

Critères d'admission aux cours de formation professionnelle:

1)	Chômeurs de longue durée	25%
2)	Idées valables pour une entreprise	25%
3)	Admission entièrement libre	12,5%

4)	Moins de 25 ans	12,5%
5)	Pouvoir payer la formation	6%

4.1. Structuration de l'emploi du temps

Très peu de documents relatifs à la structure de l'emploi du temps nous ont été soumis, à l'exception du Wales Co-operative Centre (Voir annexe 6). Sinon, les autres organismes faisaient une distinction entre théorie et pratique sur la base de 50/50.

4.2. Lieu de la formation

1)	Ecoles de commerce	44%
2)	Centres de formation	34%
3)	Centres "communautaires"	32%
4)	Maisons privées	11%

4.3. Equipement utilisé

1)	Tableaux à feuilles mobiles	66%
2)	Vidéo	80%
3)	Ordinateurs	32%
4)	Brochures d'entreprises	40%
5)	Rétroprojecteurs	24%
6)	Machines à écrire	10%

CWTS a également utilisé du matériel didactique créatif comme de la peinture, des matériaux de modelage, etc... pour les exercices pratiques dans le cadre d'étude de travail.

4.4. Méthodes spécifiques

1) Community Business Central
2) ICOM Women's Link-Up
3) Clerkenwell Fullemploy
4) CWTS
5) Industrial Training Services
6) North of Scotland Open Tech

Ces organismes ont répondu à la question: "Avez-vous développé des méthodes spécifiques d'enseignement, d'étude et de travail dans vos cours?"

1) Autonomie au niveau de l'étude, information concernant l'économie locale, approche proche de la vie réelle et flexibilité.
2) Travail de groupe et environnement d'étude "sain".
3) Dossiers d'étude dans les disciplines relatives aux affaires avec autodétermination de l'allure.
4) Acquisition d'une confiance en soi, assurance en affaires, identification des aptitudes et des besoins, application de la dynamique de groupe en liaison avec les connaissances fondamentales du domaine des affaires dans un environnement assurant un soutien.
5) Acquisition des connaissances axée sur le stagiaire.
6) Le North of Scotland Open Tech Unit est lié aux programmes Open Tech sur l'ensemble du territoire britannique. Il ne remplace pas le système d'éducation et de formation existant mais son but principal est d'ouvrir ou d'élargir l'accès à ce type d'action et de créer de nouvelles actions plus flexibles et par là plus accessibles aux participants.

4.5. Candidats admis en 1985

	Tous publics	Femmes seulement
de:		
- de 25 ans	34%	28%
25 à 40 ans	23%	64%
+ de 40 ans	30%	15%
Salariés		
Emploi menacé		
Demandeurs d'emploi	96%	96%
autres		
Personnel d'encadrement		
Employés		
Ouvriers		
Femmes au foyer sans salaire		80%
Combien de participants handicapés avez-vous?		
Combien de personnes provenant de minorités ethniques?	37%	24%
(de quels groupes?) Afro-antillais		

71% des femmes ont pris part aux programmes d'orientation en gestion. Ces cours ont abouti à:

1) un certificat d'aptitude	11,7%
2) une attestation de participation	29,4%
3) une compétence en affaires, des	

références, une action, des projets	58,9%

4.6. Soutien financier

1)	Rémunération par les participants	22%
2)	Frais de la formation supportés par les participants	10%
3)	Frais de matériel supportés par les participants	10%

1)	Rémunérations des participants à partir d'autres sources	54%
2)	Frais de formation supportés par d'autres sources	90%
3)	Frais de matériel supportés par d'autres sources	80%
4)	Surveillance des enfants pendant la formation	54%

4.7. Sources de financement

MSC	60%
Parrainage	20%
Fonds Social Européen	20%
Propres ressources	20%
Allocations de l'Etat	10%

Des agences de soutien n'ont été mentionnées dans aucune région.

4.8. Fréquentation

Parmi ceux ayant participé aux cours de gestion d'entreprise:

	Femmes	Hommes	
1)	7%	15%	ont quitté avant la fin
2)	29%	50%	ont créé une entreprise
3)	3%	pas de donnée	ont trouvé un emploi n'ayant aucun lien avec la formation reçue
4)	14%	pas de donnée	ont trouvé un emploi en liaison avec la formation reçue
5)	10,5%	54%	ont suivi une formation complémentaire
6)	Les autres n'ont pas gardé de contact.		

Toutefois, ces chiffres sont très approximatifs vu que seulement 31% des organismes disposaient de données concernant ce sujet.

5. Organismes s'occupant de formation professionnelle conçue spécialement pour les femmes entrepreneurs

5.1. Réponses

1) ICOM Women's Link-Up
2) Strathclyde Community Business
3) Project Fullemploy Clerkenwell
4) CWTS
5) Industrial Society
6) Counterpoint
7) Community Business Central
8) Co-operative Advisory Group

5.2. (1) Acquisition du savoir-faire (2) développement personnel

1) Division du cours en sections. L'aspect "développement personnel" est pris aussi bien en considération dans le cadre du travail en groupe lors de l'acquisition de connaissances concrètes qu'au cours de réunions spécifiques destinées à accroître la confiance en soi.

2) Création de Women in Community Enterprise.

3) Atelier d'un jour pour les deux points ci-dessus.

4) Acquisition d'une confiance en soi en liaison avec l'établissement avec soin d'un projet d'entreprise.

5) Aide concernant tous les aspects de la formation, de la

conception initiale à l'évaluation finale. Aide au niveau de l'élaboration de solutions spécifiques.

6) Etude autonome

Les cours aboutissent à:

Un certificat de participation 3
Autres: Connaissances en affaires
Confiance

Les cours étaient axés sur les compétences et aptitudes suivantes classées par ordre d'importance:

1) Gestion d'entreprise et gestion industrielle
2) Marketing
Relations humaines
3) Planification
4) Gestion administrative
Gestion du personnel
5) Compétences spécifiques (finances, nouvelles technologies, affaires)
6) Socialisation
7) Techniques de production

5.2. Emploi du temps

En moyenne, 82% du temps ont été consacrés aux exercices pratiques. L'accent a été mis sur la flexibilité et la détermination des besoins et des aptitudes des étudiants.

Le type d'aides pédagogiques spécifiées était:

1) Acquisition de l'assurance, jeu de rôles, acquisition d'une confiance en soi
2) Aides pratiques, p.ex. pour les nouvelles technologies
3) Approche flexible de la formation
4) Création d'un réseau dynamique en vue de continuer à aider et d'échanger les expériences.

5.3. **Lieux de formation**

1)	Centres "communautaires"	54%
2)	Agences de développement	23%
3)	Maisons privées	12%
4)	Lieux de travail	10%

Le programme Open Tech peut avoir lieu partout.

5.3. **Matériel utilisé**

Tableaux à feuilles mobiles	100%
Vidéos	78%
Ordinateurs	57%
Dossiers sur les affaires	98%

Autre matériel créatif spécial utilisé par CWTS pour les exercices d'étude de travail.

Les organismes étaient d'avis que leurs cours offraient un bon équilibre entre la pratique et la théorie vu que leur approche flexible leur permettait de passer de la mise en application des connaissances, aux travaux écrits et à la théorie suivant les besoins.

1) Co-operative Advisory Group
2) CWTS
3) Project Fullemploy Clerkenwell
4) ICOM Women's Link-Up
5) Community Business Central

Ces organismes ont pris des dispositions spéciales afin de garder le contact avec les femmes ayant participé à leurs cours en vue de continuer à leur offrir conseil et orientation.

1) Réunions d'étude des réactions
2) Réunions d'étude des réactions et inclusion dans un réseau
3) Suivi par lettres et téléphone
4) Inclusion dans le réseau d'ICOM Women's Link-Up mais financement trop peu important pour permettre des réunions assurant un vrai suivi
5) Réseaux, séminaires, conférences.

Tout le monde était d'accord pour dire que dans la mesure ou ils y allaient, les dispositions fonctionnaient bien.

5.4. Fréquentation

Parmi les personnes ayant participé aux cours de gestion d'entreprise:

19,5% ont quitté avant la fin
33% ont créé une entreprise

15% ont trouvé un emploi n'ayant aucun lien avec la formation reçue

10% ont trouvé un emploi en liaison avec la formation reçue

82% ont suivi une formation complémentaire

56% aucun chiffre disponible dans une ou plusieurs catégories.

5.5. Conseil extérieur

83% cherchent un conseil à l'extérieur, auprès des:

1) agences pour le développement des coopératives
2) banquiers (de préférences des femmes)
3) femmes entrepreneurs confirmées

5.6. Intérêt

L'intérêt porté aux cours de formation était largement répandu et s'est manifesté par de:

1) nombreuses demandes de renseignements
2) demandes de conférences
3) demandes de rendez-vous
4) demandes d'articles en vue d'une publication locale
5) listes d'attente

5.7. Moyens

Moyens utilisés dans le cadre de la stratégie de la formation visant à la création d'entreprises par des femmes:

1) Démystification des "compétences en affaires"
2) Solidarité avec les autres femmes
3) Structure autonome
4) Brochures, publicité, annonces, etc... non sexistes
5) Etude en petits groupes
6) Environnement apportant un soutien
7) Soutien de la famille
8) Cours destinés seulement aux femmes
9) Financement plus important.

Annexe 1

LISTE D'ADRESSES

1. Sue Wandell, Hackney Economic Development Unit, 1-11 Hoxton Street, Londres N1 4N
2. OPTIS, Gosford Hill School, Kildlington, Oxford OX5 2NT
3. Department of Economic Development (Training Section) Massey Avenue, Belfast BT4 2JP
4. Highland Craft Point, Beauly, Inverness-shire
5. Val Hammon, Ashridge Management College, Berkhamstead, Herts HP4 1NS
6. Daphne Jackson, President, Women's Engineering Society, Dept. of Physics, University of Surrey, Guilford, Surrey GU2 5XH
7. Kay Smith, Kay Smith Associates, 4 Co-operative Street, Horbury, Wakefield WF4 6DR
8. Valerie Wilson, Industrial Training Services Ltd. 33 Albany Street, Edimbourg EH1 3QN
9. Mme M. E. Carrington, Personnel Division, Midland Bank PLC, Poultry, Londres EC2P 8BX
10. Melle Doris Chapman, Personnel Manager, Rank Xerox Ltd., 338 Euston Road, Londres NW1 3BH
11. M. B. Chester-Kadwell, Local government Training Board, 4th Floor Arndale House, The Arndale Centre, Luton, Bedford LU1 2TS
12. Melle L. Davidson, Department of Management Sciences, UMIST, P. O. Box 88, Sackville Street, Manchester M60 1QD
13. Mme M. Foers (représente l'Institute of Training and Development), Northern Business School, Conservancy Building Whitefriargate, Hull HU1 2EE

14. Mme E. Gold, Management Training Consultant, The Chartered Building Societies Institute, Fanhams Hall, Ware, Herfordshire SG12 7PZ
15. M. J. L. Herbet, Management Development & Training Manager, Clerical Medical & General Life Asssurance Society, Narrow Plain, Bristol BS1 OJ4
16. Melle D. Hunt, Robert's Gordon Institute of Technology Business School, Hilton Place, Aberdeen AB9 1FP
17. Melle P. Lambert, Principal, Hillcroft College, Surbiton, Surrey KT6 6DF
18. Mme P. Pollard, Manpower Planning & Development Department, Abbey National Building Society, United Kingdom House, 180 Oxford Street, Londres W1N OAN
19. Dr. M. Ryan, Management Centre, Slough College of Higher Education, Wellington Street, Slough, Buckinghamshire
20. Melle P. Shaw, Roffey Park Management College, Forest Road, Horsham, Sussex RM12 4TD
21. Melle A. Swarbrick, Open University, Fairfax House, Merrion Street, Leeds LS2 8JU
22. Melle R. Towler, Central Training, London Borough of Lewisham, 68 Molesworth Street, Londres SE1 6AA
23. Melle P. Turner, General Municipal Boilmakers Allied Trades Union, Thorne House, Ruxley Ridge, Claygate, Esher, Surrey
24. M. Van Ments, Assistant Director, Centre for Extension Studies, University of Loughborough, Loughborough, Leicestershire LE11 3TU
25. Melle V. Wilson, Senior Consultant, Industrial Training Service Ltd., 4 Bowmont Gardens, Dowanhill, Glasgow GL2 9JN

26. Dr. M. King, School of Industrial Technology & Management University of Bradford, Bradford, West Yorkshire BD7 1DP
27. Melle J. Morgan, Department of Industry, Industry/ Education Unit, Ashdown House, 123 Victoria Street, Londres SW1
28. Melle J. Pulsford, Regional Tutorial Services, The Open University, Walton Hall, Milton Keynes, Buckinghamshire
29. Mme J. Toye, Youth Enterprise, 20 Eversley Road, Sketty, Swansea SA2 9DA
30. National Network of Local CDA's, c/o Islington CDA, 177 Upper Street, Londres N1 1RG
31. A. Faulder, Women & Training Provision, Department of Industry & Estates, Leeds City Council, Headrow Buildings 44 The Headrow, Leeds LS1 8EA
32. Anne Morris, Women in Business, Ladywell House, Newton, Powys SY16 1BB
33. Pauline Brelsford, South Glamorgan Women's Workshop, Edena House, East Canal Wharf, Cardiff
34. University of Edinburgh, Continuing Education Centre, Old College Southbridge, Edimbourg
35. MSC Training Division, Sheffield Head Office, Moorfoot, Sheffield S1 4PQ
36. Strathclyde Business Centre, Quenn's Quadrant, Clyde Street, Clydebank, Glasgow
37. Wales Co-operative Development & Training Centre, Transport House, 1 Cathedral Road, Cardiff CF1 9SD
38. Welsh Development Agency, Cillefwr Industrial Estate, Johnstown, Carmarthen, Dyfed SA31 3RB
39. Lambeth Women & Work, 460 Wandsworth Road, Londres S.W.8.
40. J. Skinner, Women & Work Programme, University of Aston, Management Centre, Nelson Building, Gosta Green,

Birmingham B4 7DV

41. Kate Whittle, Lambeth CDA, The Co-op Centre, 11 Mowel Street, Londres SW9 6BG
42. Liz Dobbie, Camden Training Centre, Pratt Street, Londres NW1
43. Rosemary Evans, Basildon CDA 45 The Hyde, Basildon, Essex SS16 6LS
44. Rhona Howarth, ICOM Women's Link-Up, 14 Great George Street, Leeds LS1 3DW
45. ICOM Women's Link-Up, c/o CVS, 33 Mansfield Road, Nottingham
46. London Enterprise Agency, 64 Cannon Street, Londres EC4 5AB
47. Manchester Business School, Booth Street, Manchester W15
48. Scottish Community Education Centre, Athol House, 2 Canning Street, Edimbourg
49. Melle Ann Watts, Career Planning Manager, National Westminter Bank PLC, Management Development, Personnel Division, 41 Lothbury, Londres EC2T 2BT
50. Ann Robinson, Equal Opportunities Commission, Overseas House, Quay Street, Manchester M3 3HN
51. Greater London Enterprise Board (GLEB), Spencer House, Newington Causeway, Londres SE1
52. M. P. Kelsey, Training Officer, Highlands & Islands Development Board, Bridge House, 27 Bank Street, Inverness
53. Community Business Central, 39 Vickers Street, Falkirk
54. Carolyn Heathfield, Co-ordinating Group for the Development of Training for Women, Gloucester College of Arts & Technology, Oxtalls Lane, Gloucester GL2 9HW
55. Council for Small Industries in Rural Aeras (COSIRA),

141 Castle Street, Salisbury, Wiltshire

56. Counterpoint Management Services, 82c Earlham Grove, Londres E7 9AR
57. Collective Women's Training Society (CWTS), Penygraig, Llanfair Clydogau, Lampeter, Dyfed
58. Elizabeth Willis, Head of Pepperel Projects, Industrial Society, Pepperel Unit, Robert Hyde House, 48 Bryanston Square, Londres W1H 7LS
59. Strathclyde Community Business, 6 Harmony Row, Govan, Glasgow
60. CAG, 272/276 Pentonville Road, Londres
61. Women in Manual Trades, 52/54 Featherstone Street, Londres EC1
62. Harringay Women's Training & Education Centre, Former Somerset School, Lordship Lane, Londres N17
63. Women Motor Mechanics, 5 Belhouse, St. Martin's Estate, Ewen Crescent, Londres SW2
64. Women in Computing, Hungerford House, Victoria Embankment Lonbdres WC2
65. Manchester CDA, 12 Mosely Street, Manchester
66. Scottish Co-operative Development Council (SCDC), Templeton Business Centre, Bridgeton, Glasgow G4 1DA
67. National CDA, 20 Albert Embankment, Londres SE1 7TJ
68. Continuing Education Centre, McAnce Building, 16 Richmond Street, Glasgow G1 1XQ
69. Derbyshire CDA, Sun Alliance House, Curzon Street, Derby DE1 1LL
70. MARIS, Bank House, 1 St. Mary's Street, Ely, Cambridge CB7 4AR
71. MARIS, Scottish Council for Educational Technology, Downhill, 74 Victoria Crescent Road, Glasgow G12 9JN

72. MADE Entreprise Centre, Pentrebach, Merthyr Tydfil
73. Department of Economic Development, Training Section, Massey Avenue, Belfast BT4 2JP
74. Melle Anne Engel, Centre for Employment Initiatives, 140a Gloucester Mansions, Cambridge Circus, Londres WC2H 8PA
75. Regional Tutorial Services, Open University, Walton Hall Milton Keynes, Buckingham
76. Barbara Thomas, Head of Special Measures Branch, Manpower Services Commission, Moorfoot, Sheffield S1 4PQ
77. Cosmopolitan, National Magazine House, 72 Broadwick Street, Londres W1V 2BP
78. Valley Initiatives for Employment for Women, Glen Neath Training Centre, Glyn Neath, Mid Glamorgan
79. The Muslim Women's Training Co-operative 18 Green Avenue, Batley WF17 OET

Annexe 2

Le tableau ci-dessous montre la sous-représentation des femmes parmi les indépendants.

Indépendants par activité économique

Grande-Bretagne en milliers

	1971	1975	1979	1981	1983 Hommes	1983 Femmes	1983 Total
Agriculture, Sylviculture et Pêche	282	247	257	250	218	28	246
Articles en métal, Constr. mécanique et ind. automobile	35	39	42	46	42	6	48
Industries de transformation	90	95	87	87	77	20	97
Bâtiment	342	362	343	388	402	11	413
Commerce, hôtels, Restauration et Réparation	726	680	636	698	473	243	716
Transports et Communications	65	78	87	99	89	6	94
Banques, organismes financiers, Assurances	148	157	145	188	171	48	220

Source: Social Trends (1985) HMSO

Annexe 2 (suite)

En 1983, moins d'un quart des indépendants était des femmes, par rapport à plus de deux cinquièmes des salariés. Les hommes dépassent en nombre les femmes dans tous les grands secteurs d'activités économiques, comme le montre le tableau ci-dessus. Près de la moitié des femmes indépendantes travaillent dans le commerce, l'hôtellerie, la restauration et la réparation.

Annexe 3 (i)

TABLEAU 1 : EDUCATION ET SERVICES PAR SECTEUR ET SEXE

Source: Third Six-Month National Survey - Mars 1986

	Femmes	Hommes	Total
Agriculture	3,9	4,2	4,1
Industrie	20,8	14,8	16,3
Bâtiment	2,6	17,9	14,5
Services	71,2	61,4	63,7
Pas spécifié	1,2	1,4	1,4

Annexe 3 (ii)

TABLEAU 2 : SEXE PAR ACTIVITE ECONOMIQUE

ACTIVITE ECONOMIQUE	FEMMES		HOMMES		TOTAL	
	nbre	%	nbre	%	nbre	%
Agricult., sylvicult.,pêche	9	3,9	34	4,2	43	4,1
Articles non-métalliques	5	2,1	3	0,4	8	0,8
Articles en métal	1	0,4	14	1,7	15	1,4
Construction mécanique	0	0	10	1,2	10	0,9
Fabric. matériel bureau	0	0	3	0,4	3	0,3
Ind. de l'équipement électrique et électronique	0	0	8	1	8	0,8
Constr. véhic. autom. et pièces	1	0,4	5	0,6	6	0,6
Constr. navale et réparation	0	0	1	0,1	1	0,1
Constr. instruments de préc.	1	0,4	2	0,2	3	0,3
Produits alimentaires, boissons et tabac	1	0,4	5	0,6	6	0,6
Textiles	4	1,7	4	0,5	8	0,8
Cuir, chaussures et habillement	22	9,4	13	1,6	35	3,3
Bois et ameublement	3	1,3	31	3,8	34	3,3
Papier, imprimerie, édition	7	3	10	1,2	17	1,6
Industries diverses	4	1,7	12	1,5	16	1,5
Bâtiment	6	2,6	146	17,9	152	14,5
Commerce de gros	6	2,6	24	2,9	30	2,9
Commerce de détail	35	15,0	120	14,7	155	14,8
Hôtels et restauration	11	4,7	19	2,3	30	2,9
Réparation des biens de consommation et auto.	2	0,8	85	10,4	87	8,3

Annexe 3 (ii) (suite)

ACTIVITE ECONOMIQUE	FEMMES		HOMMES		TOTAL	
	nbre	%	nbre	%	nbre	%
Transports	4	1,7	36	4,4	40	3,8
Banques, organismes finan., assurances et serv. aux entreprises	33	14,2	105	12,9	138	13,2
Services publics locaux	6	2,6	33	4,1	39	3,7
Serv. médic. et paramédic.	6	2,6	4	0,5	10	0,9
Autres services	63	27	75	9,2	138	13,2
Pas spécifié ailleurs	2	0,8	10	1,2	12	1,1
Pas de réponse	1	0,4	2	0,2	3	0,3
TOTAL	233	100	814	100	1047	100

Annexe 4

SYSTEME DE GARANTIE DE PRET POUR LES PETITES ENTREPRISES

La NatWest joue un rôle important dans le cadre de ce système soutenu par l'Etat. Le principal objectif est d'encourager les petites entreprises en reconnaissance de leur importance pour l'économie et l'Etat est prêt à fournir une garantie pour 70% du prêt total accordé. Ce système a pour but de fournir des capitaux d'emprunt aux entreprises ayant de l'avenir mais que la banque ne pourrait pas aider dans le cadre actuel des systèmes et des critères appliqués par la NatWest, en raison du manque de garantie.

Conditions

Les demandeurs peuvent être des commerçants seuls, des associés, des coopératives ou des sociétés à responsabilité limitée et peuvent déjà avoir un commerce ou être débutants dans les affaires. Il n'y a pas de limite formelle quant à la taille, cependant, les demandes provenant de grandes entreprises ou de leurs filiales ne seront pas prises en considération. Les petites firmes du domaine de la transformation, du commerce de gros et de détail et de nombreux autres secteurs économiques peuvent déposer leurs demandes, toutefois, parmi les quelques secteurs exclus se trouve l'agriculture. Pour plus de détails, s'adresser au directeur d'une de nos filiales.

But

Ce système a été conçu en vue de permettre en général le type

de dépenses suivantes:
(a) Achat de biens immobiliers, construction, extension.
(b) Acquisition d'un fonds de commerce.
(c) Frais d'établissement d'une nouvelle entreprise.
(d) Fonds de roulement pour une nouvelle entreprise ou l'expansion d'une entreprise déjà existante.

Combien et combien de temps

Les prêts seront pris en considération jusqu'à un montant maximal de 75.000 £ pour des périodes allant de 2 à 7 ans. Le remboursement se fera sur base mensuelle ou trimestrielle sans compter les intérêts qui seront payés au compte courant. Le remboursement du principal (mais pas des intérêts) peut être différé jusqu'à 2 ans.

Frais

La NatWest demande à l'heure actuelle pour ces prêts un taux d'intérêt de 1 $^{3}/_{4}$% au-dessus du taux de base de la banque; elle compte en outre 1%, avec un maximum de 500£, pour couvrir les frais de rédaction du contrat d'ouverture de crédit, somme payable au début. Pour la prestation de la garantie, le ministère du commerce et de l'industrie compte au demandeur une prime (au moment de la rédaction 7 $^{1}/_{2}$% par an du montant garanti, c'est-à-dire 70% du prêt accordé) payable tous les trimestres, cette prime étant calculée suivant la méthode de l'amortissement décroissant pendant le remboursement du prêt.

Autres remarques importantes

(a) Les demandeurs doivent fournir un projet d'entreprise écrit couvrant tous les aspects de l'entreprise y compris la structure de la gestion, les détails relatifs aux produits et aux services, l'estimation du marché et les plans de marketing, les objectifs de l'entreprise, les données chiffrées de la situation financière passée, actuelle et future. Il est recommandé de se faire aider par un comptable ou toute autre personne qualifiée pour l'établissement du projet.
(b) Les entreprises recevant un prêt doivent avoir , ou créer, un système intégré de gestion afin de pouvoir communiquer des données à la banque, au moins tous les trois mois, en vue d'un contrôle.
(c) Les demandeurs (et directeurs de sociétés) possédant des biens personnels doivent tout d'abord mettre ceux-ci en gage dans le cadre d'un prêt bancaire ordinaire avant de pouvoir bénéficier du système de garantie de prêt pour les petites entreprises.
(d) Les biens utilisés ou susceptibles de l'être dans le cadre de l'entreprise doivent être donnés comme garantie pour le prêt.
(e) Toute demande est tout d'abord estimée par la banque qui doit être convaincue que la proposition faite est valable et que ce projet ne peut pas être réalisé sans avoir recours à cette offre de garantie.

Comment faire la demande

La banque possède plus de 3.200 filiales et nos directeurs se feront un plaisir de vous expliquer en détails ce système et

de discuter avec vous des avantages qu'il pourrait vous apporter.

Il n'est pas nécessaire d'avoir un compte auprès de la Nat-West au moment de la demande, toutefois, il sera nécessaire d'ouvrir un compte courant à la banque si le prêt est accordé.

Annexe 5

Notre brochure "Start Up and Go with NatWest", disponible dans toutes nos filiales, a été conçue afin de vous aider à mieux présenter votre dossier à votre banque et à réaliser le meilleur travail possible en vue de la création et de la gestion de votre entreprise.

Il est fortement recommandé d'utiliser notre brochure "Know Your Own Business", également disponible auprès de votre filiale locale, pour vous aider à établir une prévision des profits et du cash-flow.

LISTE TYPE

Vous

Résumé très court pour votre propre banquier, plus détaillé pour les autres, des données personnelles: âge, éducation, expérience.

Ressources personnelles, p.ex. biens immobiliers, obligations, p.ex. garanties. Autres relations d'affaires.

Lors d'un type d'affaires nouveau pour vous ou lors d'une création, décrire votre expérience, vos compétences et les facteurs vous ayant amené à prendre cette décision.

Votre entreprise

Résumé succinct concernant la date de l'établissement, le but alors et maintenant, l'évolution de l'entreprise, les prin-

cipaux facteurs de progrès.

Réputation, structure et organisation actuelle, système de comptabilité intérieur.

Comptes vérifiés et certifiés des trois dernières années si possible et situation actuelle.

Situation actuelle du compte pertes et profits, y compris les retraits.

Renseignements sur la liquidité actuelle, c'est-à-dire: les créanciers, les débiteurs, l'inventaire, le solde en banque, etc...

Emprunts passés et engagements actuels, p.ex. location-vente, prêt-bail. Banquiers.

Description des principaux avoirs et des changements.

Personnel important

Age, qualification, expérience et compétence des principaux administrateurs chargés de la direction. Banquiers des administrateurs.

Y-a-t-il quelqu'un pour gérer l'affaire en votre absence? Pourraient-ils faire face à une situation imprévue?

Liste des principaux actionnaires et relations.

But

Expliquer en détail votre projet d'entreprise, l'utilisation de l'argent, p.ex. expansion, diversification, création.

Décrire les aspects pratiques impliqués et le moment et les moyens relatifs à la réalisation.

Diagrammes, croquis, photographies, etc... sont en général utiles, p.ex. achat de biens immobiliers et transformations.

Considérer l'autorisation d'aménagement, les restrictions légales, la politique du gouvernement.

Plans de prévoyance en cas de recul: régularité des livraisons, matières premières, autres sources, autres facteurs hors de votre contrôle, p.ex. temps.

Importance pour les affaires actuelles, possibilité de regroupement, interruption des affaires actuelles.

Personnel: est-il nécessaire d'engager du personnel supplémentaire? Disponibilité de personnel qualifié, formation. Capacité d'adaptation du personnel dirigeant face à un nouveau domaine ou à une expansion.

Marché

Estimation de la demande à court et à long terme. Vérification externe des prévisions du marché, p.ex. auprès des associations professionnelles ou dans des études de marché.

Concurrence; de qui; évolution prévisible.

Décrire vos avantages sur la concurrence, p.ex. qualité, caractère unique, prix (justifier), implantation - locale/ nationale.

Le marketing est-il compris dans l'évaluation du coût?

S'il s'agit d'une entreprise nouvelle, reposant sur une technique particulière ou hautement spécialisée, il est nécessaire de communiquer les détails et les chances de succès. NB: Un banquier n'a pas besoin de savoir comment ça fonctionne (bien que cela puisse l'intéresser) mais juste que c'est possible, fiable et que les perspectives de vente sont bonnes.

Bénéfices

Démontrer le profit, joindre une description détaillée de l'évaluation du coût, du calendrier, des ventes escomptées et des commandes déjà reçues.

Les prévisions relatives aux bénéfices devraient si possible couvrir, même de manière approximative, la période du prêt.

Tout a-t-il été pris en compte dans l'évaluation du coût? P.ex. les taxes, les droits de timbre, les frais juridiques, les intérêts de la banque.

Montant

Nommer exactement le montant et le type de financement requis. Le type de financement est-il correct? p.ex. découvert pour financer le fonds de roulement, prêt à terme pour les dépenses en capital.

Le montant demandé est-il suffisant? Par exemple, accroissement de la marge des besoins en fonds de roulement pour des circonstances imprévues.

Détailler le montant de votre contribution au coût total.

Justifier toutes les données - prévision du cash-flow pour les 12 mois à venir: variations limites toutes dépenses comprises comme p.ex. TVA, congés payés, intérêts bancaires et remboursements, prélèvements personnels.

Remboursement

Comparer le profit escompté et le cash-flow avec les remboursements prévus. Justifier pleinement la durée demandée. Est-elle assez longue?

Dans combien de temps l'affaire sera-t-elle rentabilisée? Une "pause" dans les remboursement sera-t-elle nécessaire? et quel chiffre d'affaires doit être réalisé pour atteindre le seuil de rentabilité?

Considérer la pire des situations, practicabilité des plans de prévoyance, pertes irrémédiables.

Taux d'intérêt - conséquence de la variation du taux de base.

Garantie

Quels biens sont ou seront disponibles comme garantie?

Certains des biens nous ont-ils été déjà donnés en garantie pour autre chose?

Evaluation indépendante réaliste des biens offerts. Examen des bien loués, caractéristiques spéciales, négociabilité. Soutien pour les garanties.

Accords des autres parties intéressées, appréciation réaliste du risque de perte de biens.

Assurance - vie, biens immobiliers, entreprise.

Annexe 6 (i)

FORMATION EN SALLE DE CLASSE : du 22.11.84 au 31.12.85

Analyse par âge et sexe

Total personne-heures	-	5909
Total homme-heures	-	2676
Total femme-heures	-	3233
Total + de 25 ans-heures	-	4198
Total - de 25 ans-heures	-	1711

Total heures	hommes	femmes	+ de 25 ans	- de 25 ans
5909	2676	3233	4198	1711

Annexe 6 (ii)

FORMATION EN SALLE DE CLASSE : du 22.11.84 au 31.12.85

Cours	Total personne-heures
1. Agents de développement	80
2. Introduction aux coopératives	120
3. Etudes de faisabilité	72
4. Comptabilité et salaires	112
5. Evaluation du coût et fixation des prix	96
6. Gestion et direction	250
7. Comptabilité et autogestion	192
8. Structures juridiques	120
9. Compétences fondamentales en affaires	480
10. Formation des femmes	1200
11. Formation de messagers	900
12. Contrôle financier	96
13. Ventes par téléphone	25
14. Introduction aux coopératives	36
15. Comptabilité et évaluation du coût	128
16. Comptabilité et évaluation du coût	96
17. Compétences fondamentales en affaires	560
18. Introduction aux coopératives	240
19. Agents de développement	64
20. Cash flow	40
21. Introduction aux coopératives	72
22. Marketing et ventes	768
23. Etudes de marché	84
24. Inspiration Ltd.	48
25. Video Makers	30
Total	5909

Annexe 6 (iii)

FORMATION EN SALLE DE CLASSE : du 22.11.84 au 31.12.85

Groupes	nbre de participants
1. Llwyn Piod	8
2. Instant Muscle	8
3. New Openings	9
4. Blues Bunch	2
5. Heart Corp.	1
6. Co-op Caterers	2
7. Cardiff Casting	12
8. Courier Co-op	15
9. Women's Course (Dyfed)	20
10. Borg Warner	30
11. Amber Cars	5
12. Green Door	12
13. Ragged Robin	2
14. Minds Eye	2
15. Sewing Co-op	1
16. Design Group	2
17. Studio	4
18. Illustrators	2
19. Sewing Co-op	3
20. Afan C.D.A.	2 + 4
21. Cymmer Bikes	3
22. Gwyndy Quarries	14
23. Peace Shop	6
24. Leasureware International	18
25. McKenzie & Brown	15

Annexe 6 (iii) suite

26. S.G.W.W.	12
27. Leisureware International	18
28. McKenzie & Brown	12
29. Inspiration Ltd.	2
30. Video Makers	6
Total	252

Annexe 6 (iv)

FORMATION EN ENTREPRISE

du 22.11.84 au 31.12.85

Groupes	nombre	employés au 31.12.85
Red Dragon	6	6
Delyn Elect Services	4	4
Tuppen & Jones	8	8
Dovetail	4	4
Prys Copyn Tanant	6	6
Catheralls	35	0
Rhyl Self Help	12	0
Gwyndy Quarries	19	19
McKenzie & Brown	30	15
Cymric	3	3
Penglannau	4	0
Maffia Mr. Huws	5	0
Gywaith Segontium	2	2
Llanfair P.G.	200	0
Eryr	4	4
Sholmark	4	2
Bethesda Shop	20	6
Arthur Aelhaeran	160	9
Llanberis Weaving	6	6
Antur Efyrnwy	100	0
Wholefood Restaurant	8	6
Open Room	4	4

Annexe 6 (iv) suite

Environment Study Group (Holyhead)	4	7
" " " (Bangor)	4	4
Horticultural Co-op	4	4
Gaslight Candles	9	9
Ty Newydd Sarn	150	3
Cae Post	20	6
Ragged Robin	7	0
Mau Mau Knitwear	3	3
Touch & Go	25	6
Software	6	6
Marged Shoes	6	6
Gaer Woodworkers	2	2
Howells	30	30
Dyfed Live Food	60	3
Morfa Community	10	2
Bean Machine	6	6
Halcyon	10	10
K.M.K. Timber	6	6
G.U.R.A.	10	0
Raltex	2	2
Minds Eye	2	2
Llangenech	300	0
C.W.T.S.	7	6
Twice as Nice	3	0
Borg Warner	30	30
Mellusia	4	32
White Rose	5	30
Ystrad Mynach ATC	6	6
Black Video Workshop	4	0

Annexe 6 (iv) suite

Mice Fashions (?)	3	3
V.M.C.P.	4	2
Poetic Justice	2	0
Green Door	10	0
Land Rover Security	6	0
Pencelli Pub	3	0
Taff Wells Comm East	3	1
Castle Garage	3	0
Jadique	4	10
Doubletake	3	4
Spectical Theatre	5	5
Mining Sanitation	3	0
Glyneath Womens Group	6	0
Couriers Cymru	10	0
Tondu Photographics	2	2
Pia Ltd.	2	0
Independent Taxi Service	3	3
Cargo Van	10	10
Contact Ctr Brecon	7	2
Vaynor Alt. Knitters	4	0
	1472	370

EN

CEDEFOP

European Centre for the Development of Vocational Training

Equal Opportunities and Vocational Training
Establishment and Management of Businesses by Women

A Synthesis Report of twelve national reports
and four complimentary reports

Annie May

October 1987

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PREFACE

The CEDEFOP (European Centre for the Development of Vocational Training) survey into equal opportunities and vocational training for the establishment and management of businesses for women sought to identify various aspects of vocational training provision and needs of women who wish to set up or have already established their own enterprise, or by studying the question, seek to improve the quality of vocational training on offer. In order to carry out the survey CEDEFOP has covered all twelve Member States of the European Community on two fronts :

1) Organisations and institutes which give advice and guidance, financial help and vocational training to women planning to start their own business.

2) Women who have set up their own business and/or have received the services of the first category.

Implementation

The questionnaire was distributed amongst all twelve Member States with an accompanying letter. It was intended that a 60/40 ratio of organisations/ women entrepreneurs should be contacted. The rest was left to the individual national researchers. As it turned out each researcher carried out their survey in various different ways in order to obtain a picture of their own country (see Methodology). Because of this the survey does not present a strictly schematic approach to the problems but rather an overview, and points the way to further research.

CHAPTER 1

Introduction

The task of comparing and contrasting the different findings of the CEDEFOP survey in all twelve Member States of the European Community on the subject "Equal Opportunities and Vocational Training - Creation and Management of Enterprises" highlighted some of the areas in which more research is necessary (see Putting in Perspective). Not all questions were answered schematically and the possibility of conducting an in depth study into the situation was not the brief.

It can be seen from the table of responses that the women entrepreneurs lagged only a little behind the organisations in their overall response. (Table 1). These figures also reflect the methods employed by each researcher which, depending upon their own national situation, varied considerably. Some elected to cover specific regions as in Greece where Athens and Piraeus were surveyed, or AnCO (Industrial Training Authority) who studied only women who had received vocational training from them. The responses were, on the whole, of a good percentage, with the exception of the United Kingdom.

TABLE 1

	Response from	
	Women Entrepreneurs	Organisations
Belgium	6.5%	23%
Denmark	30%	62%
France	7.9%	27%
Germany	16.4%	39%
Greece*	33 replies	21 replies
Ireland	36%	52%
Italy	30%	27%
Luxembourg	50%	60%
Netherlands	12%	38%
Portugal	20%	32%
Spain	78%	14%
United Kingdom	3%	17%
Total	**26.3%**	**33%**

*Excluding Greece whose original number of questionnaires sent out are unkown.

A glance at the Tables constructed in "A Profile of Women Entrepreneurs", throws up a number of interesting points. Women's enterprises, in this context, appear to be relatively young, between two and five years.

A high incidence of service industries is made manifest ranging from 77% in the U.K., although this is allied with craft production and the sample although interesting was extremely small, to a noted 32% in Germany. Service sectors are represented throughout the Communities sample. New technology is markedly absent in most of the samples (except the U.K. 4.5%).

Women's enterprises are small to medium sized in almost every case.

The average age of women entrepreneurs is constant at between 26 and 50, Luxembourg and the Netherlands starting somewhat later at 36 - 45 (Luxembourg 40% in this age group and the Netherlands 58%).

The most frequent reason for starting an enterprise Community wide is to gain autonomy (exceptions Luxembourg, Netherlands, Portugal).

The most pressing problems are with child care during the receipt of vocational training.

24.8% of women who received vocational training received training specifically for women.

Interest in vocational training has a mixed response. In Belgium the question was considered "sexist", in France those over 35 considered it of no practical use, 61% of women in Ireland were against specific training for women and 37% in Italy. Conversly all women entrepreneurs in Germany were for specific training, 47.5% considered it to be either indispensable or good in Spain, Luxembourg wished to know the results of CEDEFOP's

enquiry even though there was no specific training for women and Portugal were 92% in favour.

The opinions of women entrepreneurs as to the qualities, conditions and skills needed to create an enterprise reflect their training needs to a certain extent. The most favoured quality was determination; although ambition and perseverance were cited in a number of cases these could be construed as aspects of the same quality. A sense of humour came last in many cases.

Knowledge of production techniques came high on the list along with marketing and finance. It is interesting to note this trend, because across the board vocational training deals with purely "business know-how" and production training allied with "business know how" seems to be what is needed. Although the response to the need for vocational training was very mixed. Nevertheless, these findings allied with the expectations of those who received specific training for women, notably accounting skills, information on how to approach banks, suppliers etc., forward planning and confidence building, give us a "standard" picture of the training needs of women entrepreneurs, viz :

Production techniques
Accounting
Sources of information
Forward planning
Confidence and assertiveness training

The reaction to the question "What would you consider an 'ideal' vocational training course for women?" were, nevertheless, unclear.

Conciousness of vocational training effectiveness is relatively low. In spite of the fact that a large number of women entrepreneurs admitted that they had benefited from training courses and that they came at a good time, the needs and provision of vocational training have not been fully developed and understood. Knowledge of production techniques and the lack of businesses concerned with New Technology pin points a gap in training

provision Community wide. A "standard" course of vocational training to serve as a basis for vocational training, whether it be specifically for women or not, is indicated here and the choice as to whether to receive women only training or not be incorporated into training programmes, together with provision of specific subjects in line with the needs of the women entrepreneurs in each Member State could be built on to the "standard" course in order to maintain flexibility of approach.

Although the response both from the women entrepreneurs and the organisations that served them is lower than 50% and the sample somewhat random, it has produced a much more "organic" picture and because of this, a useful one from which to go forward in order to conduct a more exhausive study into the subject.

CHAPTER 2

Putting in Perspective

A number of valuable insights into vocational training for the creation of an enterprise by women have been highlighted by the CEDEFOP survey.

The gathering together of the information through questionnaire by all twelve countries was not without its attendant problems and difficulties. Nevertheless, taking into consideration the varied and different national characteristics and conditions an interesting picture had emerged. This can be viewed from the duel perspective of our survey, that is to say on the one hand from the point of view of the women creators of enterprises (established or potential) and on the other from the organisations concerned with the creation of an enterprise amongst other things. These include training bodies, information advice and counselling agencies, funding bodies and those concerned specifically with women entrepreneurs both in the private and public sectors. The survey makes no claims at revealing detailed insights into the study it made mainly because it was not the brief of the researchers to go beyond what was indicated by the questionnaires sent out.

In view of this it is necessary to gather together the principal points that have influenced the entrepreneurial progress of women in all twelve Member States. A closer look points to two main areas of influence. Namely :

- The socio-economic background as regards the creation of enterprise.

- The place of women in society

1. To deal with the first area :

The socio economic background as regards the creation of enterprise

It is necessary to look at the importance any country gives to the development of new enterprises. This seems to depend to a marked degree on the social and economic state of the particular country. In general the restrictions placed upon entrepreneurship by a particular country depend upon the level of unemployment in that country. For example, Luxembourg with 2% unemployment compared with its neighbours France, Belgium and the Netherlands with 10%. Legal restrictions in Luxembourg are considerably more stringent as regards the setting up of an enterprise.

In the majority of cases the involvement in the development of entrepreneurial activity manifests itself in the setting up of vocational training and support measures in the shape of grants, tax relief, wage subsidies etc. These provisions compliment (or occasionally contradict) various other legal or administrative measures in the realm of entrepreneurial development. In effect the interest in the development of enterprise creation is often accompanied by the gathering together of information and data upon the subject. It is true to say, however, that when these statistics do appear they rarely differentiate between the sexes.

It is therefore necessary, in the majority of cases, to apply these partial and incomplete figures in building a picture of entrepreneurial activity. That is to say that the study of specific measures results in a statistical survey to do with those measures alone. For example, La Loi chômeurs/créateurs d'entreprise in France or the Enterprise Allowance in the U.K. where the provision of aid for would-be entrepreneurs yields statistics on the localities it serves.

On a social level, the interest shown in entrepreneurial matters is even more difficult to guage. However, because it is precisely upon the social scene that the principal incentive and support exists it is important to look at any information that comes to light. For example, reports such as

"The Creation of an Enterprise : a Networking Matter" was the title of a French report on the evaluation of entrepreneurship in 1982.

2. In the second instance :
   The place of women in society

It is necessary to call to witness the question of the employment of women and the place it occupies in the legal, statistical and national consciousness of a country, women's place whether quantative or qualitative in the employment system, information on the history and evolution of women's employment over the past 20 years and the influence of divers factors, one of the most pressing being child care provision.

A country like the Netherlands is a good example where the sum of female involvement in the workforce has been discernably lower than its neighbours. The low level of female employment has resulted in the question of child care provision, up to now, being of less importance.

Having said this and bearing in mind that the motivation to create an enterprise, namely that of creating a business and to be in control of one's own life, the Netherlands sample is striking in their response to specific programmes specifically for women. The opinion often dwells upon the provision of child care. This constitutes in one way a "specific" manner of solving a social problem, there being a very low incidence of child care in the Netherlands.

Nevertheless to place CEDEFOP's series of surveys in all 12 Member States in its context a complete view would involve in depth investigation into the following areas in each country :

a) Unemployment figures
b) The importance of the black economy
c) The sum of female employment, its size, history and information on trade sectors predominantly occupied by women.
d) The existence of methods of child care.
e) Access to the development and creation of an enterprise.

f) Access by women to trades and occupations across the board (by right and in reality) and the measures put into practice such as counselling, establishment of vocational training, grants to businesses etc. that favour women entrepreneurs.

g) The numbers of new enterprises created in the years 1980, 1984, 1985.

h) Available information upon the percentage of women amongst these new enterprise creators.

i) An inventory of the measures set up to promote the creation of enterprise.

j) Financial incentives such as grants, loans, subsidies, wage subsidies, guarantee schemes, tax rebates, special insurance etc.

k) The access to vocational training in the creation and management of an enterprise with particular reference to the methods employed.

l) Particular support for co-operatives.

m) The measures provided by local authorities such as managed workshops, child care, enterprise zones, provision of industrial sites, partnership deals etc.

n) The involvement of the private sector in the encouragement and support of enterprise.

o) The involvement of other such socio-economic elements such as credit unions etc.

p) The employment by the State of experts in the field to help new enterprises in problem areas such as the development of new products, commerce etc. as well as the provision of such services as costing, forward planning, accounting, management advice or the concrete provision of office equipment, telephone and office space etc.

q) The placement of agencies concerned with counselling, information, advice and development that are particularly adapted to small initiatives (e.g. the Boutiques de Gestion in France and Enterprise Agencies in the U.K.

A survey by Graham Todd entitled Job Creation in the U.K. (Economist Publications, December 1986) presents the measures that have contributed

to the development of local economic initiatives and distinguishes between the involvement of the State at national level and the measures set up at local level. At a glance one can measure the size of the task at Community level. It is true to say that the U.K. is probably one of the countries most active in this field and applied itself soonest to the problem. Nevertheless in France ANCE set in motion 140 measures that apply to the development of entrepreneurship.

In completing the whole picture it is necessary to look into the strategies that are directly aimed at the creation of women's enterprises. For example, the provision in the Netherlands of Vrouenwerk as well as special funding provision for women entrepreneurs, as well as those which deal indirectly but exert a sizeable influence upon would-be women entrepreneurs such as the percentage of female employment/unemployment, child care provision etc.

It is not the brief of this survey, however, to cover such a comprehensive inventory. However, it does not come amiss to point out the vast amount and complexity of factors that go to make an in depth study. Our aim, rather, is to bring together a number of comparisons between the results of our survey and certain factors that exist in the creation of an enterprise by women at a socio-economic level. This relating of points limited as they are nevertheless constitutes an important and timely insight into the question of the creation and management of enterprises by women and the vocational training provision that exists and places both in context.

The influence of unemployment

It has been said before that the influence of unemployment is evident in the attitude of Member States to female entrepreneurship. The response of the women entrepreneurs to the CEDEFOP questionnaire bears this out and a number of national examples can be cited.

The incentive today in Portugal, for example, is clearly unemployment and the absence of waged alternatives. With the help of new government

measures and community incentives the number of women creators of enterprise is rising significantly. This bears out the hypothesis of unemployment encouraging the development of enterprise and the comparison between Portugal and Luxembourg.

The influence of female employment

The importance of the percentage of working women, the history of female employment and the degree of integration of working women into a country's economy greatly influences women's entrepreneurial activity.

We can see that in the case of Luxembourg where the small percentage of female employment can explain the small representation of women in the creation of an enterprise. A tradition of wage earning women can play an encouraging role. In France, for example, where the salaries of women represent 40% of the revenue of a household, where working women are largely accepted and integrated into the social fabric. 1975 was the International Year of Women. This was succeeded by the setting up of the Délégation à la Condition Féminine, the Secrétariat d'Etat du Travail des Femmes, le Comité Supérieur de l'Egalité Professionnelle etc. as well as certain Women's Commissions, a great deal of legislative activity has been carried out to do with information on and integration of professional women.

It would be interesting to discover in this case if the increased attention given to the paid work of women and priorities such as equal pay, vocational training, access to all types of employment, the improvement of women's working life, the harmonisation of professional and domistic lives etc. has not resulted in a certain indifference at public level to the practice of another right, namely that of entrepreneurship.

It would be interesting, therefore, to observe more closely the measures and attitudes of each Member State in view of this. Perhaps the conference organised jointly by the Délègation à la Condition Féminine and the European Common Market in Nice in October 1987 "Women and the Creation of Enterprise" will throw up some valuable data.

Incidence of special measures to encourage the creation of women's enterprise

There are one or two rare incidents of such measures available from the CEDEFOP survey.

The Netherlands :

A guarantee fund has been set up to help "certain" categories of women entrepreneurs when applying for a bank loan.

Specific information, management counselling and practical advice agencies have been set up with the aid of the public sector for the support of women wishing to create an enterprise - Vrouenwerk.

Looking at the Dutch example is it possible to discern an explanation of the interest mainifest in specific measures for women entrepreneurs?

Childcare Provision

Taking the Netherlands again as an example, it may be that the absence or low incidence of such provision could be another explanation of the interest in women only vocational training courses. When one looks, for instance, at France where child care is wide spread and the striking contrast in their reaction to the provision of specific training, both they and the Belgians refused to consider it on the whole.

Finally it is interesting to note that certain organisations to do with funding for women's enterprises are not represented for one or other reason. For example Netzwerk, Goldrausch in Germany, Tontines in France and the Danish Credit Union. Could it be, as in the case of France, that these were approached but did not wish for one reason or another to collaborate due to the expenditure of time and energy on their part in replying to a somewhat lengthy questionnaire?

This brings us back to the observation that a survey of this sort presents

all kinds of difficulties in the study of provision for women entrepreneurs, vocational training, funding, advice, counselling, public and social awareness of the phenomenon and the place of women entrepreneurs in the socio-economic fabric of a country.

CHAPTER 3

Profile of the Researchers

The researchers who have participated in the CEDEFOP survey came from private as well as public organisations and a few who are independant experts in the field of vocational training. There follows a brief resumé of the organisations concerned.

1. Public Organisations

Belgium

The National Employment Board (ONEM). Researcher - Maryse Menu Hanot

This organisation operates on a national level and concerns itself with the vocational training policies as determined by the Department of Employment. It has 1200 full time teachers in secondary and tertiary education.

Denmark

The Business Start-up Centre (Ivaesksaettercentret) in Jutland's Institute of Technology (Ysk Telconlogisk). Researcher - John L. Chritiansen

Italy

Istituto per lo Svillupo della Formazione Professionnale dei Lavoratori (ISFOL). Researchers - Lea Battistoni, Claude Cattan

ISFOL is the "technical" agency of the Department of Employment for all the residual skills dealing with vocational training.

Ireland

The Industrial Training Authority (AnCO). Researcher - Maureen Field.

AnCO promotes and organises training in every section of industry. The major part of adult training is "on the job". The organisation also offers technical assistance and advice through the offices of training projects.

Luxembourg

Chambers of Commerce. Researcher - Paul Ensch

These comprise chambers of industrialists and merchants. They provide information, advice and counselling for people wishing to create an enterprise in the commercial sector. In 1985 approximately 400 creators of enterprises (30% women) have used their services.

2. **Private Organisations**

France

The Institute for International and Social Co-operation (ICOSI) in collaboration with the delegation for vocational training. Researcher - Monique Halpern.

ICOSI's purpose is to introduce a new and international system of economy, in other words to establish an improved distribution of world wealth and responsibility.

The Institution has the following purposes :

- to develop social co-operation in the area of international interaction.

- to encourage French initiatives in this field.

Spain

Confederacion Espagnola de Organizaciones Empresanàles (CEDE). Researcher - J. Rivera Algado.

This concludes the description of the seven organisations involved in the CEDEFOP survey, five indivudual experts also worked on the survey as follows :

Individual Researchers

The survey was conducted in the following countries by individual experts:

Germany	S. Hubner & C. Gather - special interest vocational training
Greece	S. Spiliotopoulou Chronopoulou - special interest vocational training
United Kingdom	A. C. May - special interest vocational training and women's enterprises
Netherlands	L. Van der Meer - special interest equal opportunities
Portugal	M. do Carmo Nunez - special interest vocational training and women's enterprises

Methodology

Implementation of survey

The survey implemented two semi-structural questionnaires, one intended for women entrepreneurs (A) and the other for training institutions, funding bodies and advice and counselling agencies (B).

(A) covered the following points :

1) Information on the enterprise
   - trade sector
   - date of creation
   - legal status
   - funding
   - number of employees
   - turnover

2) Personal Information
   - age
   - education
   - training
   - professional activity
   - dependants

3) Motivation in the creation of an enteprise
   - motivation
   - what lead up to the new status
   - type of management

4) Training
   - type of training course
   - duration of training
   - usefulness
   - expectation
   - further training needs

- problems encountered during training
- results achieved
- attitudes to specific training for women.

5) Qualities, skills and conditions necessary to create an enterprise.

The survey was based on the assumption that the vocational training process was central in the progress of the entrepreneur and slanted towards the investigation of specific training for women entrepreneurs. This did not preclude women entrepreneurs who had not received training, however, as their attitude to provision was as crucial as the rest. The way the questionnaire was structured was intended to provide a loosely constructed grid of reference as to the characteristics of new and established women entrepreneurs.

(B) covered the following points :

1) General information on the organisation
2) Type of involvement
3) Information on the activities carried out
4) Sector of operation
5) Necessary qualities, skills and conditions to be an entrepreneur (in the opinion of the organisation).
6) Specific training for women.

The survey had the double objective :

1) To attempt an over-all picture of the support women entrepreneurs receive in the area of vocational training in Europe.

2) To shed light on some of the stumbling blocks that are encountered along the way to the creation and management of an enterprise and to pinpoint if possible new areas of research to identify them more fully and reach firmer conclusions.

Comparison of Methodology

Because no hard and fast procedure was advocated at the outset, each country's researcher chose her/his own way of carrying out the survey. There were :

1. Certain common characteristics of methodology....

On the whole institutions of vocational training, advice and counselling were identified as a means of gathering information. These varied in certain ways namely that some countries (Ireland, Denmark, Luxembourg) concentrated on one or few institutions for information and for the dissemination of the questionnaire to women entrepreneurs, whereas other countries relied on information from a diversity of institutions (The Netherlands, France, United Kingdom, Germany, Belgium and Spain).

2. With certain differences.....

These differences were apparent when it came to Italy whose research covered a number of aspects of women entrepreneurs (see Vocational Training) rather than leave the choice to the institutions alone. Greece pinpointed two regions, one on the mainland (Piraeus) and one island (Crete) as being indicative of an urban industrial sample and a rural/craft economy (progressing fast) respectively. The Netherlands chose to survey traditional and alternative forms of vocational training in order to obtain a closer look at specific training for women.

Dissemination was in all cases by post with occasional recourse to direct contact (Greece, Italy and Portugal).

This survey cannot be called definitive in any way but can be said to have presented a list of suppositions as to the condition of women entrepreneurs in terms of their training needs in the management of an enterprise. Nevertheless a more representative picture emerged of what obtains in the realms of training, funding and counselling of entrepreneurs Community wide.

Difficulties in the carrying out of the research

It is certain the the complexity of the survey, the choice of sending questionnaires by post and the timing of the survey, have all contributed to the number and type of response.

Out of a total of 1,686 questionnaires sent to women entrepreneurs only 382 were considered, finally, valid; and out of 1,555 questionnaires sent to organisations, only one fifth could be used. (See tables below)

Samples used : **Women Entrepreneurs**

Country	Number sent	Number received
Belgium	259	17
Denmark	150	50
France	20 x 555	44
Germany	154	27
Greece	unknown*	33
Ireland	50	18
Italy	150	50
Luxembourg	32	15
Netherlands	100	12
Portugal	170	35
Spain	100	78
United Kingdom	100	3
Total	1,686	382

* The figures for Greece are not available.

Samples used : Organisations

County	Number sent	Number received
Belgium	113	27
Denmark	50	31
France	5 x 111	30
Germany	122	48
Greece		21
Ireland	40	21
Italy	70	19
Luxembourg	15	9
Netherlands	100	38
Portugal	70	23
Spain	320	45
United Kingdom	100	17
Total	1,555	308

Highlights

It is repetitive to go into specific methods used by each and every researcher but it is interesting to note a number of highlights in the over-all methodology and compare them.

1. Greece : There was obviously a need to contact the women entrepreneurs more closely than simply by postal questionnaire. The method employed was through written correspondence and then personal interview.

2. United Kingdom : In spite of quite substantial coverage the response from women entrepreneurs was very low (3). Nevertheless the information gathered covered a number of types and sectors of operation.

3. France : A vast and comprehensive coverage yielded and was employed in order to diversify as much as possible the sample of women entrepreneurs.

4. Ireland The survey was carried out exclusively by post and as such obtained remarkably good results in comparison with, say, the United Kingdom.

5. Italy : They divided their sample into five parts (see Vocational Training) and as such obtained yet another picture of women entrepreneurs, namely those who had and those who had not received vocational training and those who worked in a family business and those who did not.

6. Netherlands : The results are interesting from the Netherlands in that the two types of organisation were identified, i.e. traditional and alternative giving a wider picture of specific training for women and also yielding the conclusion that the alternative bodies, because of the timing of the questionnaire (holidays) were more prone to be undermanned at this time and with less organisational power to devote time to answering the questionnaire.

7. Portugal : The researcher was forced, by the low response level by both women entrepreneurs and organisations, to follow up with telephone interviews.

8. Spain : The Spanish sample was somewhat different in that the questionnaire to women entrepreneurs were sent to more established women entrepreneurs through the Spanish Confederation of Women Entrepreneurs. This resulted in yet another view of women entrepreneurs as the sample is representative of only those women who subscribe to the organisation that implemented this research.

To sum up in brief :

The samples, although divers in many areas of women entrepreneurs, have highlighted a number of different types of business women.

1) The new entrepreneur with no experience who has benefited from training. (Netherlands, Germany, Greece)

2) The new entrepreneur with no experience who has benefited from training and a high level of education. (France, Belgium, Italy)

3) The established entrepreneurs with a business of betwen 2 to 5 years who has benefited from training. (U.K., Luxembourg, Portugal)

4) The old established entrepreneur who has not benefited from vocational training. (Spain, Luxembourg)

5) The woman entrepreneur, new or established, (2 to 5 years) who has not received vocational training.

This report will show their attitudes, needs and opinions. It does not present a complete picture but points to the various categories of women entrepreneurs that could benefit from further research.

CHAPTER 4

Trade Sectors

It is interesting to see that although since the 1970's the percentage of women in the work force has remained fairly static, the percentage of women entrepreneurs has gone up appreciably. It is hard to say why this is, except for the one very obvious reason which is the employment situation. It has been said before in this report but bears pointing out again in this context that unemployment pays a large part in the measures any country employs to encourage independant entrepreneurship. These measures, along with improved equal rights legislation and the overall cultural awareness of women's position in the economy and work force of a country has resulted in increased female entrepreneurial activity.

Nevertheless, the Trade Sectors where there is the greatest concentration of female entrepreneurship remain narrow to say the least (see Table). Catering and Services predominate. In Belgium the two constitute 82.5% of the women's businesses, in Denmark 74.7%, in Spain 58.4% but there is a high agricultural culture in Spain 32.1%, Germany 67.8%, Greece in the same way as Spain 36.3% in agriculture but even so 40.2%, Ireland equally has a high percentage in agriculture but 56.7% in catering and services. Italy although semi traditionally agricultural, e.g. in the south whereas the North is industrial 58.3% represents the service and catering trade sectors. The Netherlands 76% and Portugal where the highest proportion goes to agriculture even so shows the second highest in catering 25.6%.

So it appears that there is a divide between the agricultural based economies and the manufacturing based economies so that you have on the one hand a high incidence of female agricultural workers in the countries whose ecomony is biased towards agriculture (Spain 32.1%, Greece 36.3%, Ireland 37.1%, Portugal 59.9%) but not a great incidence of women entrepreneurs in <u>industrial manufacturing</u> in the manufacturing based economies (Belgium 1%, Denmark 10.9%, Germany 10.2%, Italy 12.0% and the Netherlands 4.0%) in fact the ratio of women entrepreneurs in agriculturally based economies and manufacturing based economies actually

working in industry favours the agricultural based economies (Spain 8.1%, Greece 13.7%, Portugal 9.7% and Italy 12.0%). Italy can be cited as an interesting example with its relative North/South divide (north manufacturing, south agricultural). In the Table we can see that the distribution of female occupation is slightly different and this reflects the economic structure of the country. Nevertheless, without exception the Trade Sectors dominated by women are constant across the board.

The CEDEFOP sample reflects the economic structure of the country to a considerable degree considering it is so small, athough agriculture is perhaps not adequately represented (15.6%) the Community average, as seen from Table, is 25.14%. Commerce represented 31.2% of the CEDEFOP sample, higher than services which represented 26.6%, the food production trade sectors, hotels, restaurants, and agri-food production represented 10.4% of the sample. It is remarkable that considering the many difficulties the researchers encountered in terms of obtaining valid and useful responses to the questionnaire that such an excellent cross section has been represented. In mitigation, also, of women entrepreneurs working in the food production trade sector, it is obviously not at all easy to fill in questionnaires when one is working under the sort of pressure that they do and in the type of job where recourse to a pen is not easy let alone a desk to rest the correspondence on during working hours and when office work is being done accounts etc. take up all the available time.

So the picture of women's enterprises in the Community, as presented by the CEDEFOP survey is, yet again;

A mixed one :

On the one hand there is the predominance of the service sector and this can include hotel, catering and food production. Traditional female trade sectors where "housewifely" skills are augmented along with vocational training to produce a successful enterprise.

On the other hand one has the use of new technology (U.K. sample) an unusual trade sector for women and one that is slow to develop, and

industry where 6.4% of our sample came from.

In between these two extremes there are what can be termed the a-sexual trade sectors such as information, data, vocational training, marketing and advice services, data agencies. These enterprises are often very successfully run by women using new technology in the course of their working lives (see Profile of Women Entrepreneurs - Vocational Training Nuova Occupazione/Servizi Informatica). An interesting phenomenon arises from this. That is that there is a definite resistance to new technology enterprises as such and yet the employment of new technology on a purely practical day to day level is accepted without question.

There are also enterprises run by women who have either inherited them or worked in co-operation with their husbands. These enterprises present yet another facet of women's businesses and in fact can hardly be called "women's businesses" in the traditional sense of the word, i.e. businesses chosen by women, but businesses that just happen to have a woman at the head. The view of female entrepreneurship and the necessity for vocational training from their point of view differs again.

It can be estimated that the five years 1980-1985 were favourable years for the development of women's enterprises. The samples of the history of the development of the creation of women's enterprises bears this out. (See Profile of Women Entrepreneurs - CEDEFOP, Netherlands, Portugal, France). Nevertheless it is also obvious that the enterprises are of limited size and this can be seen as something that they all have in common.

The size of the enterprises in our survey also regulates the legal form that they take (sole trader, limited liability, co-operative). In any case, as born out in the French report, it does not matter what the legal form is that the women give themselves, there is scope for real development of their enterprises under its protection.

Start up capital is limited in a great many cases due to the fact that access to funding is often difficult. This is for various different

reasons and can only be surmised from the results of the survey. Namely :

- thinking "small"
- fear of debt
- insufficient confidence or knowledge of dealing with funding sources.

Start up money seems to come either from family sources or by small collective financing. Funding from other sources are available in France and the Netherlands, for which the women interviewed had applied. Where specific financing policies exist in a country with regard to small and medium sized enterprises and vocational training promotes awareness of these sources of finance despite more "personal" problems, i.e. possible lack of self confidence, the women appear to be able to exploit the funding possibilities offered. This is manifest in the French report for example, that the offer of specific knowledge with regard to funding as well as concentrating on the financial aspect of trainees projects, results in greater acceptance by the funding organisations. In view of these observations, the financial turnover of the sample enterpises is, nevertheless, rather low. There are obvious sectorial differences and the number of employees also has something to do with it, but on the whole it remains low. It may be pointed out here, however, that a great many of the enterprises were reluctant to respond to this question so we could have obtained a rather inaccurate picture.

Percentage of Independant Female Occupation by Trade Sector - 1984

	Belgium	Denmark	Spain	Germany	Greece	Ireland	Italy	N.L.	Portugal
Agriculture	7.8	6.2	32.1	12.3	36.3	37.1	25.6	9.0	59.9
Mines	2.7	-	-	-	-	-	-	-	-
Industry	0.1	10.5	8.1	10.2	13.7	2.9	12.0	4.0	9.7
Gas/Electric	0.6	0.8	0.2	-	0.1	-	0.1	-	0.1
Building	-	-	-	0.1	2.4	0.2	0.5	-	0.2
Restaurant	63.0	35.7	46.9	46.3	24.2	43.9	47.8	42.5	25.6
Transport	0.5	0.7	0.1	1.8	0.6	0.8	0.4	0.7	0.1
Communications	-	-	-	-	-	-	-	-	-
Finance	5.9	7.1	1.1	6.8	5.6	2.5	3.1	8.6	0.4
Services	19.5	39.0	11.5	21.5	16.0	12.8	10.5	33.6	3.9
Other	-	-	-	-	0.1	0.1	-	1.5	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source : Eurostat

CHAPTER 5

Profile of Women Entrepreneurs

In response to the CEDEFOP questionnaire sent out by researchers in all twelve Member States of the European Community a total of 575 women entrepreneurs responded.

The Tables that follow constitute a synthesis of the results of the CEDEFOP enquiry. The following aspects were covered in the questionnaire to women entrepreneurs :

1. **The Women Entrepreneurs** - age, status, number of children, initial training, professional training, professional experience, motivation in creating an enterprise, entrepreneurial progress. Difficulties encountered during vocational training and other relevant comments upon the situation of women entrepreneurs. (Table A)

2. **Enterprises Created** - age, trade sector, legal form, funding, turnover, number of employees. (Table B)

3. **Vocational Training** - The entrepreneurs' experiences and opinions on vocational training, their needs, aspirations, opinions on the qualities, skills and conditions required to establish an enterprise and opinions on specific training. (Tables C & D).

A number of observations come to the fore when studying these tables :

1. Women entrepreneurs are an extremely mixed group....
2. With certain common characteristics...
3. Who are presented in our survey as having divided opinions on specific training for women.

The diversity of type and progress of women entrepreneurs in our survey is due to the way each Member State's culture, history and tradition as well as its legal measures affect them. It is, however, also due to the

differing methods of distributing the questionnaires by the researchers. Therefore the wide representative range varying from country to country cannot be said to be either representative of each country, or Community wide. (See Introduction).

To give a few more examples other than those cited as illustration in the Introduction :

In the case of Spain the reserchers concentrated on established women heads of enterprises of a relatively advanced age and connected with a more or less classic type of enterprise.

In Luxembourg the semi-public organisation which conducted the survey looked towards the classical and established definition of women's enterprise, i.e. in the craft and commercial sector.

Other researchers attempted to cover divers groups capable of representing a variety of types. However, the fact of dispensing the questionnaire through vocational training bodies resulted in an over-representation of women who had followed a vocational training programme. Italy is an example of this where the researchers presented five categories in an effort to cover as many types of female entrepreneurs as possible. These were :

i) Women who had not benefited from vocational training and who worked in a family business.

ii) Women who had benefited from vocational training and who worked in a family business.

iii) Women who had benefited from vocational training.

iv) Women who had not benefited from vocational training.

v) Women who had benefited from vocational training with a view to establishing a business.

The Dutch researcher approached the problem of diversity from a different angle entirely. Here two specific types of vocational training body, traditional and alternative, were used and the questionnaire to women entrepreneurs was distributed through these bodies, so the point that vocational training had been followed still applies, but the different approaches to training yielded different types of women entrepreneurs.

In all cases there is ample scope for further in depth investigation.

It is interesting to note that having established the divers nature of the CEDEFOP sample of women entrepreneurs there remains, nevertheless, some important similarities. The same response was elicited from the over-all sample whether the women were trained or not, business women or potential business women and of different nationalities.

For example, when invited to choose the qualities needed to establish an enterprise, the majority chose determination as the principal quality and humour as the least important. Equally, concerning the skills needed to run an enterprise, technical know-how came first with training in new technology last. As to conditions required to enable them to successfully establish an enterprise three were favoured above all, namely an innovative idea, entrepreneurial fibre and the benefit of vocational training whilst "having money" was rarely considered important at all.

This illustrates one or two interesting points, the first being how women entrepreneurs see themselves and the second to do with the distribution of the questionnaire.

As far as how women entrepreneurs see themselves, the picture we can draw is of a determined, well informed woman who has made a success or is pledged to make a success of her business without recourse to inheritances or "hand outs" but who still sees herself as "traditional" in that she does not see the use of learning new technology in any of its forms. It would need much more research into this last point to discover why. The condition women consider favourable to establishing an enterprise are connected to intangibles on the one hand in that they consider

"entrepreneurial fibre" and an innovative idea to be important. Two talents relying in some way on flair rather than learned skills. But taken with the last condition to have benefited from vocational training these two talents become part of a learning process. In mitigation one can also say that it was because the majority of the CEDEFOP sample had followed vocational training that they thought it a pre-requisite to entrepreneurship.

In spite of these common aspects, it has already been noted that opinion was, nevertheless, divided.

For example we already have the picture of a woman entrepreneur who is conscientious and determined and whose creation of an enterprise and its subsequent progress is dictated by ecomonic and social circumstances such as loss of income, unemployment, redundancy or the need to be their own boss. But what is their opinion of vocational training, in particular for women.

It is largely a question of opinion rather than experience in the case of our survey. It was found out of this divers group 149 out of the total recommended specific training for women, 326 were neither for nor against and 100 were emphatically against. Approximately a quarter of the whole actually received specific training. The majority were indifferent to the need for specific training and the smallest percentage were against. It is therefore obvious that there is a need for certain types of women entrepreneurs to be provided with specific vocational training.

TABLE A

ENTREPRENEURS

	Age	Dependent Children	Difficulties encountered during training	Initial Training
Germany	26-35 44% 36-45 40%	1 child per entrepreneur	Child care	Low level University 14.8%
Belgium	18-55 26-35 50%	16 children to 8 women 4 without children	Child care	High level University 33% Higher education 50%
Denmark	26-45	1 child	None discernible	High level
Spain	26-55 59%	85% had children	Child care and domestic responsibilities	
France	26-45 70%	63.6% had at least one child	Child care but only from 6 women	High level
U.K.	26-45	1-2 children but 6 single women	Child care 12% Domestic responsibilities 54.5%	Medium level up to 16 years 50% University 22%
Greece	-	-	-	Pireaus - good level Crete - compulsory schooling only
Ireland	25-45	50% had 2 or more	Child care 16%	50% compulsory education 45% University
Italy	25-30 80%	Apparently none	Domestic responsibilities	Medium level
Luxemburg	18-55 36-45 40%	60% married with approx 1 child	None recorded	High level
Netherlands	36-45 58%	50% with children	No help from spouse	High level 50%
Portugal	36-45	25 out of 35 with children	Domestic responsibilities	Medium - 25% University

Notes to Table A

Germany: Previous vocational training related to the present enterprise (62%), creation of their enterprise grew out of a rupture in either family life (22%) or professional life (22%) with the motivation of creating their own freedom and autonomy.

Belgium: Vocational training was considered important and enterprises were frequently created unrelated to previous professional experience and grew either out of a breakup of the professional situation (50%) or access to vocational training (41%) with the motivation of creating their own freedom and autonomy and to free their career of restraints.

Denmark: 33% received vocational training during their professional lives.

Spain: 27% received vocational training during their professional lives and were led to establish their own enterprise either by the break up of the family situation (41%) or access to vocational training (29%) with the motivation being that of creating their own freedom and autonomy.

France: 60% received vocational training during their professional lives, the establishment of their enterprise followed a mixture of the break up of their family situation (63%) to have an income (50%) and after vocational training (36%) 70% were motivated by the need to create their own freedom and autonomy.

U.K: All the women in the very small sample had received vocational training and the establishment of their enterprise followed either the break up of the family or professional situation.

Greece: 21% received vocational training and considered professional experience as an important aspect of vocational training. They considered that they would be better off running their own enterprise (one in three) or they began to establish their enterprise after a breakdown in their professional life (one in four). Motivation was money (50%) and the creation of their own professional freedom.

Ireland: 50% received vocational training during the course of their professional life. All except 2 had had professional experience. The establishment of their enterprise followed either the breakdown of professional (38.8%) or family (22.2%) life and motivation was a mixture of the need for an income (75%), money (50%) and the creation of their own professional freedom (50%).

Italy: The breakdown of the family situation was the least cited reason for the establishment of an enterprise and the women were motivated by the need to express themselves.

Luxemburg: 93% received vocational training which is obligatory in Luxemburg for the creation of a craft enterprise following the breakdown of the family situation (53%), they were motivated by the need for an income or to free their professional progress and considered that entrepreneurial flair constituted a sort of motivation in this instance.

Netherlands: Five which received pilot vocational training although a large number had no professional experience. The creation of their enterprise followed the breakdown of their professional life in some cases and the motivation seemed to be family tradition of one sort or another.

Portugal: 30% received pilot vocational training frequently without relation to their present situation and the establishment of their enterprise followed a mixture of the breakdown of the family and new financial possibilities. They were motivated by the possibility of earning an income or more of an income or realising a concept.

TABLE B

THE ENTERPRISES

	Established	Projected	Age	Trade Sector	Legal Status	No Employees
Germany	27		+/- 2 years	Service 37% Commercial 59%	Sole Traders	Self Employed (2)
Belgium	8	4	7 yrs 33% 1 yr 33% Project 33%	Service 41.5% Commercial 16.6% Craft/ Manufacturing	Sole Traders 33.3% Co-op 25% Assoc: 16.5%	Min 2 Max 10
Denmark	21			Manufacturing		Small
Spain	78		30 yrs 45% 20 yrs 29%	Service 32% Commercial 27%	Lt Co 45% Sole Trader 42% Co-op 3%	
France	21	21	5 yrs 11% 2 yrs 36.4% Project 26.4%	Craft Production Services Manufacturing	Lt Co 50% Sole Trader 27%	72 for 42 businesses
U.K.	22		+/- 5 years	Commerce 9% Tourism 9% New Tech 4-5% Craft and Service 77%	Co-op Sole Trader Partnership	Less than 7
Greece	33	3	Since 1980 48%	Commerce Craft Manufacturing	Co-op	2-3
Ireland	15	3	2 years 66.5%	Service 50% Craft Manufacturing	Sole Trader 89%	
Italy	25	25	Commerce (Strong Representation)			Small
Netherlands	12		About 5 years	Services Manufacturing Craft/Commercial	58.3 Sole Traders	Small
Portugal	35		Before 1974 25% 6 yrs 65%	Commercial/Craft Manufacturing	Sole Trader 50% Partnership 31% Co-op 14%	At Least 5 by 1988

Notes to Table B

Questionnaire Dispersal

	Sent Out	Returned	Turnover
Germany	164	27	N.R.* 40% (50,000 -3.3M DM)
Belgium	17 women	12 used	300,000 - 2M Bf N.R.
Denmar	159	49 21 used	Small
Spain	100	78	N.R. 65% 5000.000 - 25M Pesetas
France		44	
U.K.	227	22	Small
Greece		33	N.R.
Ireland		50	Small
Luxemburg		15	Expanding Enterprises
Netherlands		12	From 175.000 Guilders (New Enterprises) to 4M Guilders (those over 8 yrs)
Portugal	170	35	N.R. - mistrust

* No Response

TABLE C

Opinion on:-

	SPECIFIC VOCATIONAL TRAINING	FOLLOWED SPECIFIC TRAINING
Germany	For	22%
Belgium	50/50 - 3 shocked by the question	One out of seven
Denmark	Good	
Spain	Useless 22.5% Indispensible 25% Good 22% Bad 27.6%	8%
France	Over 35 against Under 35 some for	6 out of 36
U.K.	Strongly for	36%
Greece	30% for 9% against	None
Ireland	38.9% for 61% against	2 out of 18
Italy	37% against 13% indispensible	
Luxemburg	N.R. although would like to know results of survey	Does not exist
Netherlands	50% for 25% against	2 out of 5 trained
Portugal	23 out of 25 indispensible	3 out of 5 trained

QUALITIES NEEDED

Determination - all countries except Spain and Greece (here it was last in the list) otherwise sense of humour came last in most cases except Greece where it came first!

SKILLS NEEDED

Technical know how - in 9 out of 12 countries in the top three skills and top of all in 8 countries, marketing, forward planning and financial control came next.

contd/.....

TABLE C (contd)

Opinion on:- (contd)

CONDITIONS NEEDED

Professional experience and vocational training were the two most popular conditions considered as a pre requisite for creating a business followed by an innovative idea. Interesting to note that the possession of money was only considered important in Luxemburg.

WHAT ADVICE WOULD YOU GIVE A FRIEND

The consensus of opinion here was on hard work, forward planning and the necessity to be as well informed as possible in Spain, Ireland, Luxemburg and Portugal. A minority advised not to do it, but for what reason is unsure.

FINANCING

	Self Financing	**Bank Loans**	**Public Money and Help**
Germany	- 37%	18.5%	18.5%
Belgium	- the majority		
Spain	- 81%	14%	12%
U.K.	- 36%	50%	22.7%
Ireland	- 66.5%	5.5%	
Portugal	- 80%	34.2%	
France		55%	

TABLE D

VOCATIONAL TRAINING PROVISION AND NEEDS

Provision

Germany	21 women counselled
Belgium	58.3% - Remunerated Training
Denmark	30% - Technical Information Centres
Spain	25%
France	81% - Remunerated Training
U.K.	100% - Remunerated Training
Greece	9% - Remunerated Training
Ireland	1% - By ANCO and Remuneration
Italy	33.3%
Luxemburg	50%
Netherlands	5
Portugal	Co-operative Training

Needs

Germany	More self confidence and accounting skills
Belgium	Accounting skills 41%, to be better informed 33%, financial, organisation and negotiation skills 25%
Spain	Forward planning 23%, the ability to direct 11% and contract with other entrepreneurs
Greece	To be better informed, confidence building, how to sell a product
Ireland	Marketing, business management and financial knowledge, 27% more self confidence
Italy	More self confidence for the established entrepreneurs and more technical know how for the trainees
Luxemburg	How to direct their colleagues 23% and accounting skills 30%
Netherlands	Banking and how to deal with bankers and more self confidence
Portugal	Organisation of work time

CHAPTER 6

Vocational Training

The response from the various training bodies who responded to the CEDEFOP questionnaire reflected broadly the different national responses to the question of the development of enterprise in general, to the provision of vocational training and to the provision of vocational training for women in particular.

In much the same way as the responses from the women entrepreneurs the organisations concerned with vocational training can be said to conform to three aspects, namely :

1) To differ considerably in their approach to vocational training in terms of length, type of provision and attitude to specific vocational training for women and co-education....

2) With a number of common denominators.

3) Whose opinion of women entrepreneurs is sharply divided.

The approach to co-education can be taken in an historic context to see where each country has got to in its attitude to vocational training. That is to say, whether each particular country in its efforts to integrate girls and boys at primary and secondary level of education is reflected in their attitude to co-education vocational training. It must be stressed here, as in the chapter about women entrepreneurs, that a number of important factors in a nation's attitude need to be studied in depth before we can present a more detailed picture and draw firmer conclusions. However, the CEDEFOP survey has served to highlight these areas and does not pretend to offer an exhaustive study into the social and economic situation of each country.

In order to obtain a more comprehensive knowledge of the reasons why certain types and methods of vocational training exist in each country it

will be necessary to investigate much the same areas as those needed to research the place of women entrepreneurs in the social fabric of each nation. Namely :

1) The unemployment figures.
2) The importance of the black economy
3) The percentage of female employment in terms of size, history and trade sectors.
4) Access to vocational training.
5) Criteria for obtaining vocational training.
6) Public awareness of the need (or not) for vocational training.
7) Regions where vocational training is strong as opposed to those which are weak and the reasons for this.
8) Government support and policies on vocational training.
9) Specific types of vocational training that are particularly suited to women's enterprises (possibly co-operative, almost certainly small businesses and possibly rural or home based in some cases).
10) The type of support, if any, of large enterprises in the form of management advice etc.
11) Legal restrictions and conditions that affect women entrepreneurs.

We have gathered information on a number of these points in our survey but these often serve not only to inform but also to raise more questions. This in addition to the way in which each researcher approached the survey has served yet again to present a picture that if not in depth is representative of each country.

Table 2

Country	number of responding training organisations	among them : number of organisations providing special training for women
Belgium	20	1
(French language area)	13	0
(Flemish " ")	7	1
Denmark	3	2
Fed. Republic of Germany	25	4
France	27	5
Greece	7	2
Ireland	3	1
Italy	19	4
Luxembourg	2	0
Netherlands	9	4
Portugal	14	3
Spain	14	6
United Kingdom	11	8
European Community	154	40

A glance at Table 2 will show for instance the incidence of specific training provision for women and the types of funding (whether public, private or own funds) for these measures. And so, to compare Belgium and Luxembourg where vocational training specifically for women is sparse with Germany, the Netherlands and the U.K. where it is high, and the funding of training which in Belgium has public suport, equally Luxembourg across the board, the United Kingdom, Germany and the Netherlands also enjoy a large percentage of public support. However, in Spain, Italy and Denmark there is a greater incidence of private or self funding for vocational training. It may well be that the methods of each researcher have concentrated on these types of training bodies, conversely it may be that looking at the

attitude of women entrepreneurs in Belgium and Luxembourg to vocational training specifically for women and the provsion of such training the attitudes match up. Equally the opinion of the German, Dutch and U.K. (although this last is very small) advocates training provision specifically for women and gets it.

The CEDEFOP Questionnaire B was aimed at a number of bodies to do with vocational training, advice and counselling in the management of an enterprise. This section will deal with the three aspects of vocational training that we investigated, that is to say :

- Provision
- Attitudes
- Needs

Provision :

The CEDEFOP survey collected information from a total of 154 training bodies in each of the twelve Member States. This information was concerned with the training measures employed in the setting up of an enterprise. (See Table A)

Advice : Most of the institutions surveyed offer a combination of training provision along with advice and guidance except for Portugal where the survey did not uncover any or very little over-all advice for business creators.

Length : Training measures include short informatory sessions as well as comprehensive vocational training lasting a year or more. Denmark, Portugal and Spain offered sourses of 140 hours or less and in comparison France offered a number of long courses.

Approach : Courses were provided by institutions both with a traditional and non traditional approach and structure, these last being co-operatives, self managed companies and women's enterprises. Notable exceptions being Denmark, Luxembourg and Spain.

Premises : Many of the institutions operate from their own premises although a number used various locations to carry out their progrmmes. For example :

- The United Kingdom (Open Tech) offers a flexible further training system providing training wherever it is needed.

- Denmark, Greece, Luxembourg, Netherlands and Portugal offer few "centralised" organisational structures which provide training for a whole region or country.

- Netherlands (Alida de Jong School) provides long training schemes which include visits to advisory boards, established enterprises or even work experience sessions.

Materials : On the whole participants are supplied with a variety of learning materials which include information sheets, working sheets, bibliographies etc. as well as audio visual aids. Computers and specially developed computer programmes were rare, one example being INEX (Institut zur Förderung von Existenzgründungen an der Fachnochschule des Saarlands) Germany. Innovative and unorthodox materials were also rarely used although an example in the vocational training specifically for women provided by the Collective Women's Training Society (CWTS), United Kingdom, works with paint and modelling materials in a number of its training sessions.

Percentage of Theory to Practice : Most courses alternate theory and practice, lectures and workshops with the following partial exceptions :

- Spain who reported that instruction was mostly theoretical.

- Germany, Greece and Portugal where most of the time is devoted to practical work.

Production techniques/Business Skills : Some projects provided along with business skills a special provision for production techniques. For example :

- Ireland, the Industrial Training Authority, offered a course on hand weaving.

- Greece, training women in co-operatives in the skills of cutting, sewing, embroidery and weaving.

Diplomas, certificates, testimonials : The acquisition of diplomas, certificates or testimonials seems for some reason to be unimportant in most countries, although there are two circumstances where such testimonials could be useful :

- in countries were access to self employment is legally restricted and must have an approved qualification (i.e. Luxembourg).

- if trainees decide not to start a business but rather to seek employment. This applies especially to some business creation courses for women (i.e. Germany).

Composition of teaching staff : The CEDEFOP survey was unable to unearth much inforamtion about the composition of teaching staff although there seems to be little doubt that the majority of teaching staff, including those which are targetted at women, are men. Notable exceptions being :

- Alida de Jong School, Netherlands
- Collective Women's Training Society, United Kingdom

Criteria : It is noted that every institution has its own "natural" clientel in terms of social status and background which is not determined by fixed criteria but through its policies and functions. For example, craftsmen and women as trainees to the Chambers of Craft, members of co-operatives as trainees of co-operative associations, staff managers of big companies as trainees of well reputed counsultants. As well as these "hidden" criteria many of the training schemes apply open selection criteria. For example :

- Most European countries direct courses towards the unemployed to encourage them to develop self employment.

- Individuals with a low level of education (Alida de Jong School,

the Netherlands and institutions in Belgium).

- Persons over 25 (Ireland, Alida de Jong, Netherlands, Franfurter "Frauenbetriebe" Germany).

- Persons under 25 (Belgium, Ireland, Netherlands, United Kingdom).

In other cases the existence of a feasible business plan and the motivation of an applicant are employed as criteria.

It is interesting to note that the impression given from the responses by training bodies to the survey is of each training provision creating its own demand, indications of long waiting lists a few, although enquiries and interest in vocations training courses are frequent.

Types of Trainees : Most of the trainees in our sample came from the 25-40 year age group. In Greece 20% of the course participants, on average, are women and these constitute almost a thrid of the trainees up to 25 yers old. Similarly Portugal.

Ethnic minorities were little in evidence in our sample, exceptions being Belgium and the United Kingdom (37% Afro Caribbean).

The category "housewives", when asked from which social status women were drawn, was left blank in most cases (exception United Kingdom). It could be that the term is considered perjorative in the sense that women entrepreneurs or would be entrepreneurs do not see themselves as housewives and that the term itself has the "wrong" connotations.

The subsequent activities of women who had received training were incompletly presented in our samples and many institutions had no figures of those who had not followed either further training or other employment, follow up services showed only that the percentage of women who actually started a business varied greatly. Although most institutions offering courses for women provided follow up contact with the exception of Spain.

Courses specifically for women : The earliest incidence of courses specifically for women in our samples came from Germany and the Netherlands (1984), in Luxembourg courses for spouses who worked in family businesses were introduced. The existence of specific courses for women were reported from all countries surveyed except for Luxembourg and the French language area of Belgium.

The indications are, from the CEDEFOP survey, that institutions who provide mixed training do not take into consideration and see no difference between the situation of women entrepreneurs as a group. However, those who did make specific provision pointed out a number of aspects of female entrepreneurship and women's training needs. These can be summed up in the Dutch report :

> "The socialisation process undergone by women manifests itself at three levels; at the individual level in a lack of self confidence; on a group level in the shortage of role models and opportunities for identificationl; and at the level of society in the doubts and suspicions that are entertained as to the abilities of women entrepreneurs." (Page 33)

It was also found that a characteristic of the training schemes that were directed at under privilaged women was that they deliberately made use of existing skills that the trainees had developed during their lives, e.g. as houseweives. The highest priority, however, in the specific courses for women as in the mixed courses, was given to management know how.

Attitudes and Needs

Many of the women in the CEDEFOP sample wished to keep their training up to date, some wished for up dating in certain subjects (Spain was an exception to this). The attitude to training provision, whether specifically for women or not, was very positive with the following further training needs expressed :

- Technical and production knowledge

- In France the implementation of training in new technology was cited as an area where further training was needed. It is interesting to note that few of the women entrepreneurs saw the learning of subjects allied to new technology as being important. (See Profile of Women Entrepreneurs).

Countries where the majority of women entrepreneurs are -

Opposed to	divided about	in favour of
Belgium (French language area)	Ireland	Belgium (Flemish area)
Italy	Spain	Denmark
France		Fed. Rep. of Germany
Luxembourg		Greece
		Netherlands
		Portugal
		United Kingdom

This is seen as a rough synopsis and does not take into account the varying percentage of women who did not answer the question, e.g. Spain.

Nevertheless it is interesting to compare the figures by country with the figures of individual women entrepreneurs, as follows :

Opposed to	divided about	in favour of
100	326	149

It is also interesting to note that several comments in our sample show that in many cases women who are resolutely opposed to specific training are of the opinion that competent women do not need to be postively discriminated.

The divergent attitudes to specific training can be ascribed more to the special traits of the national samples and history of female employment rather than to the sum of women who benefited from vocational training in our survey.

Brief Summary for the 12 Countries

Belgium

The two regions (French-speaking and Dutch-speaking) were covered in this survey and have been evaluated separately.

Training institutions : 20 filled in the questionnaire (13 from French-speaking and 7 from Dutch-speaking.

Target groups : The alternative sector of business creators wishing to combine business with humaine aims and working conditions :

Under 25
Women only
Established entrepreneurs and post graduate training for enterprise consultants
Ethnic minorities (mainly men) in small measure

Duration and volume of courses : French courses ranged from 250 to 1,900 hours. Flemish courses ranged from 1 month to 24 months (4 hours a week)

Remuneration : French - 5 out of 7 received remuneration
Flemish - 2 out of 14 received remuneration

Provision : French - 60% followed enterprise creation courses.

The courses provided a good level of vocational training and the fact that many of the women entrepreneurs started businesses in fields for which they had not been trained initially might explain the interest in long training courses.

Opinion : 8 out of 21 felt that vocational training was an important factor in the creation of their enterprise. Although the majority did not express an opinion on specific courses for women, seven from the French region were resolutely against whereas a corresponding number from the Flemish region were in favour.

Denmark

Training institutions : Out of the 31 which replied to the questionnaire only three offered vocational training.

Target groups : There are a great number of applicants for courses and they are selected according to the assessment of the feasibility of their projects.

Duration and volume of courses : Business starter courses of short duration (4 to 5 hours, mainly evenings) and longer courses of about ten weeks daytime instruction.

Remuneration : The trainees do not receive remuneration but the courses are free and financed primarily by funds from the Ministry for Home Affairs and the Ministry of Education along with local authority funding.

Provision : Finance, sales and marketing, law and advisory service on aid facilities as well as (in the longer courses) four weeks devoted to individual assessment of the trainees' business concepts. Two out of the three offer specific courses for women and these also provide identification of skills and needs and confidence building sessions.

Opinion : The former trainees said that they were motivated by the courses and welcomed the opportunity to discuss their business plans with others. The majority were in favour of specific training for women and ranked it indispensable.

Germany

Training institutions : 25 institutions responded out of which four provided specific courses for women.

Target groups : In a few cases courses were targetted at individuals not fitting perfectly in the usual image of a creator of an enterprise, for example

- unemployed
- unemployed women who wish to return to work
- women with a low level of professional qualifications and little work experience

Duration and volume of courses : Short courses of 25 hours, evenings or weekend courses, long courses of one and a half years, two and a half days a week.

Provision : Approach varied from "learning by doing" offered by the Centre for Women's Co-operatives, devoted to specific product skills relating to such areas as party catering, fast food, tailoring. In this case self employment is not presented as the only means of earning a secure living but offered as one perspective in a framework of vocational guidance, to more traditional types of courses embodying the concepts of management and production.

Opinion : Special training provision for women seems to be ignored by the traditional support bodies, whereas a great majority of the women entrepreneurs were in favour of special training for women. (19 out of 27 indicated that it was indispensable and a good way of reinforcing skills before dealing with a more hostile environment.) None of the responding

women were opposed to specific training.

France

Training institutions : Out of the 30 who responded to the questionnaire 27 were concerned with vocational training. Amongst them institutions which were set up as concerted action by the state, employers associations and unions, classical training bodies and organisations which were engaged in work for specific target groups.

Duration and volume of courses : In 30 out of 36 cases training was between 250 and 760 hours long and compact (over 2.5 months to 6 months).

Remuneration : The majority of courses were remunerated.

Provision :	Comprehensive training schemes	(16)
	Specific training for women	(4)
	Flanking training measures	(11 - 5 of which are women's projects)

Opinion : The majority, especially the older women, were opposed to special training for women, a quarter felt it was a good way to prepare for a mixed environment and only two regarded it as indispensable.

Greece

Training institutions : Seven institutions provided information about their training programmes, six of which belong to the public sector and one is run privately.

Target groups : Aspiring members of co-operatives.

Duration and volume of courses : 20 to 1800 hours

Remuneration : Further training was in all cases remunerated. (33 women

took further training).

Provision : Special training for women (2 organisations) giving special emphasis to business management, personnel management, sales, marketing and finance with secondary emphasis on interpersonal relationships and planning and management of small to medium sized businesses.

Co-operative training in production skills (sewing, cutting, embroidery and weaving). Major significance is also given to interpersonal skills and secondary significance to management skills, sales, marketing, finance, economics and planning.

Opinion : The Greek women entrepreneurs present themselves as "self made" women, who think that the best condition to successfully create an enterprise to have entrepreneurial flair and funds at one's disposal. Only a moderate interest was expressed in business training and several of the women felt that training could be replaced by experience. They expected to be provided with inforamtion especially in the area of finance and also wanted to improve their self confidence and to harmonise more effectively their working and private life. 19 were in favour of specific training for women and only 3 opposed.

The author of the Greek report concludes that support packages providing different kinds of assistance to business starters would be the best way to get women into business. She also recommends that women set up co-operatives in order to compliment each other's weak and strong points.

Ireland

Training institutions : Three vocational training institutions were represented in the Irish survey all of which are financed by the public sector, namely Udaras na Gaeltachta (a regional development agency, AnCO the national training agency and APSO, the Agency for Personal Services Overseas.

Target groups :

- Individuals with feasible business plans, motivation
- The unemployed
- Third World development projets (African countries (APSO)
- Women entrepreneurs (AnCO)
- 16-25 year olds (AnCO under the Youth Self-Employment programme - YSEP), about a quarter of this lasts' uptake were women.

Duration and volume of courses :

- Full time courses four to six months for 35 hours per week
- 3 months
- 14 months

Provision : 25% of AnCO's courses are specifically for women, the pilot project "Women into Enterprise" was started in 1985. Courses are divided 50/50 between theory and practice, with ongoing advice provided on an individual basis.

Opinion : Further training needs were identified by the women entrepreneurs as being more specialist knowledge in their field of activity. As to specific courses for women opinions differ, half felt that courses specifically aimed at women were beneficial and half felt that mixed courses were better. Four of the women who had received AnCO's "Start your own Business" programme believed that "a course with a focus on positive discrimination, run by women who had already started their own enterprise, would be most beneficial".

Italy

Training institutions : The Italian sample of 19 institutions consisted mainly of private bodies offering training to both men and women.

Target groups :

- Training centred on individual needs
- Feasible business concepts and personal qualification
- Experienced entrepreneurs
- Women (4 organisations)
- Mixed training courses have 22% women

Provision : A range of model training projects were illustrated in the Italian sample introduced in 1986.

- "Nuova occupazione" (New occupation) initiated by Lega della Co-operative which aims at setting up a co-operative aimed at promoting business creation and assisting enterprises in the Emilia-Romagna region. Unemployed women are trained in business management and new technology skills to a high degree.

- "Servizi informatica" (Information service) sponsored by Lega della Co-operative Siciliana which features a group of women with special qualifications working as a co-operative and assisting other enterprises in the implementation of new technologies as well as supporting and offering exchange of information.

- Standardised business courses with limited business subjects.

Opinion : Established women entrepreneurs (trained and untrained) are interested in training that gives them more self confidence. However, 37% are opposed to specific training whilst 13% regard it as indispensable. Heiresses of family businesses considered vocational training as very important for their work, equally business women who had received training and those in the process of receiving training.

Luxembourg

Training Institutions : The Chamber of Trade and the Chamber of Commerce.

Target Groups : Crafts people with a master craftsman diploma

Duration of Courses :

- long 260 hours spread over 3 years
- short on specific subject i.e. taxation

Provision : Preparatory courses spread over 3 years but adapted to the needs of working persons contain elements such as general theory (law, accounting, calculation, administration and pedigrees for the purpose of training new employees) as well as technical and product theory.

Further training in the management and creation of a craft enterprise (Chamber of Trade). The proportion of women on these courses amounts to 15%.

Opinion : No specific training for women is offered although since 1985 information seminars have been provided for mainly wives who work in family enterprises in order to improve their status. The Luxembourg sample, equally, did not see specific training for women as necessary.

The Netherlands

Training Institutions : 9 institutions completed the questionnaire about vocational training in the creation and management of an enterprise. The mix was well represented between the private and public sector and traditional and "alternative" institutions, five of which offered special courses for women, which were instituted in 1984.

Target groups :

- Would be women entrepreneurs
- Unemployed
- Jobs threatened
- 25-40 year age bracket

Duration of courses : Varying in length from one evening to more than a year.

Provision : General courses in business management lasting more than a year (daytime as well as evening). Specialist courses, e.g. restaurant management (Alida de Jong). Most of the courses provided technical product knowledge along with management skills. There are specific measures for women entrepreneurs such as interpersonal relationships and confidence building. A crêche is provided. (Alida de Jong)

Opinion : Attitudes to specific training for women are very positive.

Portugal

Training institutions : 14 institutions responded to the CEDEFOP questionnaire concerned with vocational training in enterprise creation and management. They were mostly in the private sector with some financial support from the public sector or the European Community.

Target groups :

- Employed specialists or staff personnel
- Underprivilaged women wishing to start a co-operative or in a co-operative.

Remuneration : Management training for women in co-ops.

Provision : In 1985 the first training course on enterprise creation was offered. Ten trainees all of them men aged between 30 and 40 took the course, paying 10% of the costs of training and accommodation the other 90% being supplied by the state and the European Social Fund. 50% started an enterprise. Three bodies provide specific courses for women with financial aid from the European Commission, 25% of the time is devoted to theory and course content includes planning, finance, marketing and sales, personal development and co-operative self management as well as visits to established enterprises run by women. In one case a crêche is provided.

Opinion : The picture in Portugal is a very difficult one to unravel. On the one hand many women think that women entrepreneurs can do without training considering that determination, the spirit of enterprise, experience and good organisation are more important. On the other hand there is the impression that specific training for women is an important factor in the creation of an enterprise. For example 5 out of 35 women received training in business management, 3 of which took courses in co-operative management and their opinion of the courses, which were free of charge, remunerated and lasted 9 weeks, was that they should have taken place earlier.

Spain

Training institutions : 14 institutions responded to the questionnaire. Several did not give either name or address but many were training departments of employers' associations. All were funded privately with the addition, in some cases, of public money.

Target groups :

- Established entrepreneurs
- Middle management background
- 25-40 years old

Duration of courses :

- intensive day courses
- one week to four months

Provision : Special courses for women amongst them the "Association de Mujeres Empresarias" (ASEME) in the management of small and medium sized enterprises for six organisations.

Opinion : 78 women responded to the questionnaire mostly from well established businesses that had been in existence for many years. 25 out of the sample had received vocational training in the creation and

management of an enterprise and were satisfied with the training provision. 35 had no opinion about special training for women and of those who did about half were in favour and half were opposed and even rejected it as being harmful.

United Kingdom

Training institutions : 11 organisations responded to the CEDEFOP questionnaire 8 of which had special training for women.

Target groups :

- unemployed
- women
- under 25's
- housewives
- Afro Caribbean

Remuneration : 6 organisations provide remuneration.

Provision : Open learning, that is to say one day sessions in any location, at home, in the factory, in the field. A high incidence of practical work incorporating "learner centred action learning", "self directed learning", "self governing by learning information relating to the local economy, an approach relevant to real life and flexibility". The majority of courses show a flexible approach to instruction and obstacles to groups participating in courses are widely removed. Special provision for the disabled is provided (ICOM Women's Link-up), access for wheelchairs, provisions for the blind.

Opinion : All the women were in favour of specific training provision and interested in advanced courses.

CHAPTER 7

Future Trends

The results of the CEDEFOP survey can be said to indicate a number of future trends. If one studies briefly the historical context of female entrepreneurship in the Community and the progress of women's enterprises, the trade sectors in which they fall, the types of training favoured by women and the types of training women receive, it is possible to discern the beginnings of a pattern.

Historical Context

To study the historical background, on a broad basis, of female entrepreneurship Community wide, it is necessary to take into consideration various factors. The most important of these being the cultural and the socio-economic character of each country. Simplistically it can be said that countries fall on either side of these two criteria. For example the cultural tradition that restricts women entrepreneurs and that which has progressed to greater awareness of women's place in the work force; and the rate of unemployment which seems to lead to the promotion of special measures to encourage independant enterprise as a whole and of course women as an adjunct to that.

It may be a good idea here to ask the question - Are women entrepreneurs as a specific group always seen as an adjunct to the main aim of encouraging enterpreneurship? The answer is more complicated. To give some examples :

The Netherlands :

Up to quite recently the sum of female entrepreneurship was comparatively low, but with the instigation of a number of quite innovative measures to encourage entrepreneurship the picture is changing rapidly. The Vouenwerk network and the Alida de Jong school, together with the new loan guarantee scheme set up by the

government, have served to increase the numbers of female entrepreneurs considerably.

"The rise in the number of women on the labour market is likely to continue, and the Central Planning Bureau projections indicate that over the coming decades the proportion of women working outside the home will increase to 64%. This trend will affect the number of women entrepreneurs."

(L. Van der Meer)

"The percentage of women running new enterprises has risen from 10% in 1979 to 16.6% in 1984."

(L. Van der Meer)

United Kingdom

Until quite recently vocational training for women entrepreneurs specifically did not exist. Now, however, the number of training bodies that have sprung up that deal specifically with women entrepreneurs has increased dramatically. Apart from the courses that have been provided by traditional bodies such as Manpower Services, an alternative group of bodies, many of them springing from the disbandment of ICOM Women's Link-up in 1986, have been formed. These bodies concentrate on the "co-operative" aspect of female entrepreneurship, they consider this to be one of the most popular forms of enterprise that women consider.

Italy

The emphasis on new technology is relatively advanced in Italy. The example of "Nuova occupazione" in the Emilia Romagna region is a case in point, where the emphasis is on a high degree of proficiency in new technology skills along with business management skills. Equally "Servizi informatica" provides information and advice on the implementation of new technology skills. Both these bodies are co-operatives and reinforce the observation that the co-operative

structure of shared responsibility, as well as the relatively low key nature of the image of co-operatives, serves very well to encourage women entrepreneurs to approach the learning of new technology.

Women entrepreneurs follow (still) a very traditionally female trade sector (see Trade Sectors). However, with the example of Italy and an increased awareness of women's place in the economy of a country, this is slowly changing.

CHAPTER 8

OVERVIEW

It may seem, from the previous pages, that the CEDEFOP survey has raised more questions than it has answered. This is extremely useful, however, for obvious reasons. Namely : The survey pointed the way to more in depth research, identified the areas where possible examples of innovative methods of vocational training are carried out (e.g. Nuova Occupazione, Servizi Informatica, Italy; innovative use of materials, U.K.) and the possible implementation of these practices, identified a number of types of women entrepreneurs, their characteristics, needs and expectations and served to highlight not only new areas of research but also different methods of research that would elicit more detailed information in a number of areas.

This chapter will attempt to bring together the insights obtained from the survey and to link the findings. The following chapter (Conclusions and Recommendations) will serve to point the way to future work.

It is not the purpose of this chapter to repeat in detail the findings of the CEDEFOP survey, however a "thumbnail" sketch of the situation as seen from the perspective of the survey would be useful.

The picture, Community wide, is of a rising tide of female entrepreneurship. Taken in context, entrepreneurship is a very current issue in any case, but the awareness of women's place in the job market is, slowly, being hightened; due in part to surveys of this nature and the implementation of Equal Rights Legislation Community wide. It is important to point out at this juncture that the effects of Equal Rights Legislation differ from country to country, possibly because of the cultural, historical and traditional conditioning moves that obtain. Nevetherless, ignoring if possible for the moment these particular aspects, there is a distinct improvement in the lot and opportunities of female entrepreneurs (Netherlands, Portugal, France) that in spite or sometimes because of the cultural attitudes has resulted in enterprises run by women where they were not expected ten years ago.

Of course the sectors that women's enterprises fall into (as far as the information received from the survey is concerned) very strict categories which are traditional in nature, e.g. services, catering (see Trade Sectors) and this is also born out by the Eurostat figures for 1984 (see Trade Sectors). Women it seems are still establishing enterprises that incorporate the "housewifely" skills. Having said this a new type of enterprise is in the ascendant that is predominantly a-sexual (see Trade Sectors) that of information, advice and data, an interesting development that has yet to be satisfactorily explained in terms of our own research.

The paucity of enterprises in male dominated trade sectors such as building, engineering etc. and also the resistance to New Technology offers further scope for investigation. The fact the women do not, as a rule, entertain the idea of establishing an enterprise in these sectors is self explanatory on the one hand; namely that their attitude reflects their cultural and educational background, women and girls are still seen as the traditional homemakers and even when other skills are offered in their early education it is still understood that they must also concentrate on domestic skills, conversely for boys more emphasis is put on learning manual/engineering/new technology skills and boys are still seen as the principal bread winner. This results in less emphasis on domestic skills even where the ideology of shared professional and domestic skills is present (which is not often). It is therefore indicated that an investigation into the blocks that exist to establishing enterprises of a less traditional nature, the percentage of women who, if given the right encouragement and training, would establish just such an enterprise. It follows then that not only specific vocational training for women but even more specific training practices for women wishing to set up a non-traditional enterprise should be investigated, together with successful examples, if they exist. We have the example of Nuova Occupazione and Servizio Informatica in Italy of concentration on new technology but no examples of any other sort of specifically non traditional training to draw from.

So, if we bring together the Trade Sectors in which women's enterprises predominantly fall and the type of training that is offered we appear to

have a fairly good match. Nevertheless the opinion of would be women entrepreneurs as to other types of training, not necessarily specifically for women but slanted towards encouraging women to enter more non-traditional trade sectors, would be valuable.

Training provision (from our survey) seems to concentrate more or less on a 50/50 mix of theory and practice. The question arises here whether this is the ideal module? It may well be since this is what is offered. However, training provision is governed by the opinion, predominantly, of the trainers who it appears (although this is not certain as our survey did not cover this point specifically) are trainers by virtue of their pedagogic skills rather than their practical skills. It is also a valid point that until experience of a new type of training is obtained no real opinion as to what kind of mix (theory and practice) is best. The encouragement to run pilot training projects in each Member State incorporating innovative ways of implementing training procedure and theory/practice ratios would be valuable in terms of identifying a successful set of modules on which to base the "ideal training module". (See Conclusions).

There is little doubt that women entrepreneurs see vocational training as necessary but the question of how they would best benefit from what type of training is only partially answered. Although there are a number of women in our survey who did not receive vocational training and saw no need for it the majority were in favour and a reasonable proportion were in favour of specific training for women. We should point out, however, that this may be because of the method employed by a number of the researchers of disseminating the questionnaire, i.e. through training bodies. A procedure by which further information can be gathered from women entrepreneurs themselves, whether or not in receipt of vocational training, from as many trade sectors and regions (isolated or not) as possible is indicated. This could be complicated and difficult to carry out but if we are to discover precise needs it is necessary.

As to vocational training practices, new types of practices may well be springing up all the time, it is hard to tell from our survey where these may be although an indication of alternative training bodies exists in the

Netherlands and U.K. samples. The question arises as to whether this type of provision exists in any of the other Member States. We have discovered a number of different "ideals" behind some of the training practices, co-operative (Italy, Portugal, Greece, U.K.) help for underprivilaged women (Netherlands, Germany) concentration on highly qualified women entrepreneurs (Luxembourg) to name a few. Are all these ways of approaching vocational training necessary across the board in all Member States. This is to say, should provision cover all ideals, aspects, methods and types of training? And if so in what proportions? What seems to be indicated in our survey is a flexible approach to vocational training so that needs may be met when and where they are identified. This brings us back to the possible usefulness of pilot projects to standardise in as flexible way as possible training provision throughout the Community.

The last question that comes to mind after studying the survey and these pages is that of simplification. Is the provision of a complicated training programme that incorporates flexibility but is standard throughout the Community necessary? Or would it be better to provide a large number of different modules, each one designed to fulfil a particular need but which can be chosen one by one by women entrepreneurs, in order to fulfil their needs. In other words, the provision of a menu of training modules on offer in order that women entrepreneurs can select their own training path, but with the opportunity of taking further training when a new need is identified.

The whole question of training provision and needs is an extremely complicated one and the possibility of drawing even a few hard and fast rules from one survey is remote. Nevertheless, armed with the information that we have gathered hitherto we are presented with a picture, albeit incomplete, of what obtains. It only remains for the details to be filled in and this will take some very careful thought as to how to proceed. This report points the direction to take in order to elaborate on the different aspects of provision and need.

CHAPTER 9

CONCLUSIONS

A summing up of the conclusions reached from the results in this survey is necessary to tie any loose ends together.

The women entrepreneurs in the CEDEFOP sample present themselves as determined well informed women pledged to make a success of their businesses without recourse to inheritances or "hand outs". They, nevertheless, operate in a highly traditional set of trade sectors and although they may consider that entrepreneurial flair is one of the most important assets in the setting up and running of a business, they also express the need for further training in such subjects as financial control, management of personnel and the ability to expand their businesses.

Because so many women's enterprises are so small the last need, that of expansion, is a very crucial one. Many women entrepreneurs, it has been observed, think "small" for a number of reasons that can be explained by the need to harmonise and manage both their working and domestic life. But this is surely not the only reason and it is unclear what the others can be.

Vocational training specifically for women is popular on the whole with notable exceptions (Luxembourg, Belgium, France and Spain). It has been said before that the provision of such training is essential to fulfil an obvious need, but that much deeper research into the type of such provision and the need for innovation is called for. Ways of learning about entrepreneurship are quite rigid it appears in that the provision of vocational training concentrates on a 50/50 mix of theory and practice, although the trainers themselves are not practicing entrepreneurs. An enquiry into the value of more practical teaching methods with trainers whose entrepreneurial experience is current is indicated.

A forum for the discussion and examination of various aspects of female

entrepreneurship in terms of their immediate training needs, further training needs as opposed to what exists regionally, as well as nationally, and in an historic context would be good here.

CEDEFOP should expand the scope of this survey to the next stage and look towards a number of questions hitherto only incompletely answered.

- What type of trainers are necessary to implement the kind of training that is needed?

- What innovative training methods exist that have not been covered hitherto?

- What purpose do they serve? Do they for example serve to bring home more efficiently the practices and skills needed for entrepreneurship? Are their applications especially suited to women entrepreneurs?

- What special needs do women entrepreneurs have? (Apart from more self confidence) and how can these be met?

- What kind of follow up courses are called for?

- What duration?

- What form should they take? For example "on the job" training, day release, short courses (weekends).

- What kind of follow up support is necessary in terms of advice and guidance?

- How much data is available on the progress and spread of female entrepreneurship?

- How can this data be gathered into a report to further the aims of the CEDEFOP survey?

- Are isolated pockets of would be women entrepreneurs being reached?

- If so what kind of provision is being made for them and is it effective?

- If not, why not?

It will be possible to use the CEDEFOP report to carry out a much more exhaustive study into the needs of women entrepreneurs in detail and the training provision in all its complexity and at regional level, in order to formulate an ideal training module. Flexibility has been mentioned before in this report and from this stance a module to suite all types and conditions of women entrepreneur and in the light of our findings.

CHAPTER 10

RECOMMENDATIONS

Training Provision
Women Entrepreneurs
The 'ideal' training module

The CEDEFOP survey does not pretend to constitute an 'in depth' study of the vocational training provision that exists in each Member State. Nevertheless our samples have thrown up some interesting questions :

1) What kind of training provision is available?
2) What are the types of women entrepreneurs who need training?
3) What are their needs?
4) What is the ideal training module? If indeed there is one.

Training Provision

The view of the majority of trainees to the training provision they received is satisfactory, although this raises the point that if the question of an 'ideal' module were envisaged would there be some changes made? One can only conclude in the affirmative. For instance the matter of the qualification of trainers. Several women asked for female trainers who had already established their own enterprise. This is an important factor when part of the business "know how" is already supplied by 'outside' experts who play only a marginal role in the courses. The trainers themselves do not need to be experts in every field, their task is to assit trainees in acquiring and implementing their knowledge and information passed on to them and to encourage them to develop their business plans. It follows from this that the dual qualification of business experience together with teaching skills is indicated.

Interest on both sides, the women entrepreneurs and the training institutions, is low as regards training in new technology for women.

There is a phenomenon here that is common to all 12 countries in that women appear to see themselves still in a traditional trade sector role. This does not include all male dominated trade sectors, but does include the one of new technology. It is therefore important that conciousness should be raised in this area. There are indications of a change in attitude, e.g. in Italy young women are beginning to be more aware of the possibilities.

In the opinion of the supporting institutions women entrepreneurs tend to "think small". Although this per se is not a bad thing the reluctancy to expand can be viewed as a phsycological characteristic of women entrepreneurs. The CEDEFOP survey produced some evidence for this in that on average the women entrepreneurs had very few employees and the smallest enterprise showed the least tendancy to grow. This can also be explained by the trade sectors many women entrepreneurs choose and also by the financial scope of women's enterprises, it is also possible that women choose a small enterprise because it is more readily manageable and in step with their distribution of time between work and the home.

Opinion on special training for women proved to be quite controversial in some cases but on the whole the indications are positive. (100 out of our sample, over one fifth.) The women did not regard the provision as being discriminatory but rather as catering to special needs such as confidence building, identification of skills and interpersonal skills. They do not see themselves as necessarily a separate group and are shown to be motivated rather than discouraged by exposure to a group that does not fit clearly into the classical definition of a business creator.

The outcome of the courses provided in our sample are not discernible so it is impossible to form a conclusion as to whether a higher percentage of female trainees actually started a business after mixed or women only courses. Only one institution provided information of this kind. The Irish Industrial Training Society (ANCO) observed that a higher percentage of women (75%) in mixed than in women only courses actually started a business, but did not explain the phenomenon.

Women Entrepreneurs

From the CEDEFOP sample the women entrepreneurs can be said to have one thing in common and that is that they run small to medium sized enterprises. Nevertheless each country has carried out the survey in a different way and because of this the picture we are left with is a very mixed one. On the one hand we have the established women entrepreneurs of Spain who are predominantly from middle management, of a more advanced age in many cases than the others and who regard specific training for women as harmful in some cases. Then in between there are the craftswomen of Luxembourg where legislation is such that the establishment of a craft enterprise is hampered (which reflects the unemployment or in this case employment figures of that country - see "Putting in Perspective"). The determined business women of France and French Belgium who all three consider specific vocational training to be largely unnecessary. On the other end of the scale there are the unemployed under privilaged women of Germany and the Netherlands who see vocational training as being entirely necessary together with the women who run small enterprises in Denmark and the United Kingdom who are in complete agreement.

It is fair to point out here that the German, Netherlands and U.K. samples favour this opinion because of the proportion of bodies providing special measures for women who responded to the questionnaire.

The Ideal Training Module

The CEDEFOP survey can be said to present some idea of the "Ideal" training module, an idea which is by no means complete but serves to highlight some useful points. Specific training should be available to women in every case (with the possible exception of Luxembourg). The opportunity to identify training needs is absent if those needs are not being met anywhere along the line. Greater emphasis on new technology and the raising of awareness of its value is of prime importance. Trainers qualified not only in training but also in the management of an enterprise, that is to say existing entrepreneurs, are also needed. The possibility of receiving further training in specific skills such as

personnel management, accounting and finance, marketing, forward planning and production techniques should be in built elements of all vocational training courses. After all, who is to say that trainees encounter the same problems across the board in the creation and management of their enterprise. For example an enterprise that is designed originally to remain small may well find itself explanding and the skills learnt to manage the small enterprise are not always sufficient when it comes to a larger one. In this case greater awareness of the possibility of expansion should be an integral part of training courses.

A flexible approach to training is also important.

Recommendations

In order to look into the whole question of vocational training in the management of an enterprise institutions should be provided with suggestions for the improvement of their training courses in order to start a debate on the matter. They should be encouraged to put more emphasis upon the subject of new technology and the development of appropriate training modules in this area. The experiences of training carried out by "Nuova occupazione" and "Servizi d'informatica" in Italy could be useful here.

Organisations should be asked and encouraged to offer modules concerning the conditions of the growth of enterprises for their trainees and for the purposes of research.

We also advise CEDEFOP to focus research on the special training schemes for under privilaged women which have already been mentioned in some of the national reports (Portugal, Germany and the Netherlands). Problem areas are usefully highlighted and, with further research, could throw up some helpful points.

Questions which immediately arise from the survey are these :

1) The trainers on the courses for underprivilaged women need to have not only teaching skills but also entrepreneurial experience. Is this a possible way of improving all types of vocational training?

2) Following on from this, the courses concentrate on the domestic skills the women have acquired in their work as housewives and use them in training and as a prerequisite for this kind of training. Does it follow then that a more individualised, flexible and practical approach to training in terms of not only management know-how but production techniques is needed?

3) New technology is an area that is frquently avoided by women entrepreneurs in a large number of cases. What, therefore, would be the best mothod of appraoching the "demystification" of this subject in order to promote new technology enterprises?

4) The women on the courses for underprivilaged women (Portugal, Germany and the Netherlands) have an unorthodox approach to entrepreneurship by virtue of the fact that they have been isolated from entrepreneurial activity until they received training. They therefore have had the chance to develop innovative ways of managing an enterprise including co-operation and self management. How might these new models be used in training to widen the scope of vocational training in the presentation of the role models for the creation and management of an enterprise?

There can be no doubt that further debate and research is necessary to obtain an in depth view of vocational training provision and the needs of women entrepreneurs in order to begin to construct modules that are more efficient and apply to all levels and types of entrepreneurs.

October 1987
Annie May

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